



**COASTAL**  
COMMUNITY BANK®

# CRA Public File



## Coastal Community Bank

### CRA Public File Contents

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## Coastal Community Bank

### Community Reinvestment Act Public Comments

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No CRA related complaints have been received in 2021, 2022 & 2023.

# **PUBLIC DISCLOSURE**

**March 7, 2022**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Coastal Community Bank  
RSSD # 2562164**

**5415 Evergreen Way  
Everett, Washington 98203**

**Federal Reserve Bank of San Francisco  
101 Market Street  
San Francisco, California 94105**

*NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.*

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## INSTITUTION RATING

### ***Institution's Community Reinvestment Act (CRA) Rating***

Coastal Community Bank is rated "SATISFACTORY"

The following table shows the performance ratings for the lending and community development tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS	
	LENDING TEST	COMMUNITY DEVELOPMENT TEST
OUTSTANDING		
SATISFACTORY	<b>X</b>	<b>X</b>
NEEDS TO IMPROVE		
SUBSTANTIAL NONCOMPLIANCE		

The major factors supporting the institution's rating include:

- A reasonable loan to deposit ratio;
- A majority of all loans originated within the bank's assessment areas;
- An excellent geographic distribution of small business loans;
- An excellent geographic distribution of home purchase loans;
- A majority of small business loans in amounts of \$250,000 or less; and
- An adequate level of responsiveness to the community development needs of its assessment areas.

## INSTITUTION

### ***Description of Institution***

Coastal Community Bank (Coastal), a wholly-owned subsidiary of shell bank holding company, Coastal Financial Corporation (CFC), commenced operations on April 1, 1997. Coastal is headquartered in Everett, Washington, and reported total assets of \$2.6 billion as of December 31, 2021. The bank operates 14 full-service branches in the State of Washington, including 12 branches in Snohomish County and one branch each in both King County and Island County. Since the previous examination, Coastal opened two new branches in Snohomish County and one new branch in King County, and closed one full-service branch located in Island County.

Coastal is a full-service community bank focused on providing commercial banking products and services to small- to medium-sized businesses and professionals. Commercial loans offered by the bank include business term loans and revolving lines of credit, working capital loans, commercial real estate loans, and Small Business Administration (SBA) 504 and 7(a) loans. The bank originates consumer loans primarily to accommodate the personal needs of its business clientele. Loans to consumers include home mortgage loans, home equity loans and lines of credit, and home construction loans; the bank also offers personal lines of credit. Consumer deposit products offered by the bank include personal checking, savings, money market, certificates of deposit, and individual retirement accounts.

Since the prior examination, Coastal launched a division that provides Banking-as-a-Service (BaaS) to the bank's Fintech partners. This service enables the Fintech firms to offer digital financial services including checking and savings accounts, unique lending products, as well as debit and credit cards. Consumer lending activity through these relationships was minimal as of the date of this examination, and therefore did not impact the bank's CRA evaluation for this review period.

Exhibit 1 on the next page represents the bank's loan portfolio composition as stated in the December 31, 2021 Consolidated Reports of Condition and Income, which illustrates the bank's commercial lending focus.

Exhibit 1 Loans and Leases as of December 31, 2021		
Loan Type	\$ ('000s)	%
Commercial/Industrial & Non-Farm Non-Residential Real Estate	1,037,436	59.3
Secured by 1-4 Family Residential Real Estate	204,389	11.7
Construction & Land Development	183,585	10.5
Multi-Family Residential Real Estate	179,995	10.3
All Other	81,292	4.6
Consumer Loans & Credit Cards	47,035	2.7
Farm Land & Agriculture	16,726	1.0
<b>Total (Gross)</b>	<b>1,750,458</b>	<b>100.0</b>

The addition of the King County branch during the review period resulted in an expansion of the bank's Snohomish assessment area to include King County in its entirety. The bank's current assessment areas include the following geographies:

- The King-Snohomish assessment area consists of King County and Snohomish County in their entireties. This assessment area makes up the Seattle-Bellevue-Everett, WA Metropolitan Division (MD), which is part of the larger Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area (MSA).
- The Island assessment area consists of Island County in its entirety. Island County is a non-MSA county.

Coastal did not face any legal or financial impediments during the review period that would have prevented it from helping to meet the credit needs of its assessment area consistent with its business strategy, financial capacity, size, and local economic conditions. The bank received a satisfactory rating at its previous CRA examination, which was conducted as of September 25, 2017, by the Federal Reserve Bank of San Francisco using the Interagency Intermediate Small Institution CRA Examination Procedures.

## Scope of Examination

Coastal's performance was evaluated using the Interagency Intermediate Small Institution CRA Examination Procedures. Performance for intermediate small banks is evaluated under two tests that consider the bank's lending and community development activities. The King-Snohomish assessment area received a full-scope review based on the bank's larger presence and higher level of lending and deposit activity within that market. The Island assessment area received a limited-scope review given the bank's limited presence and lower levels of deposit and lending activity within that market. Performance in the limited-



scope area was evaluated as being either above, consistent with, or below the performance in the full-scope assessment areas. The Limited-Scope Assessment Area Market Profile in Appendix B includes the facts and data upon which this evaluation is based.

The original examination date for this CRA performance evaluation was March 4, 2021; however, due to the COVID-19 pandemic, the examination was postponed to March 7, 2022. Accordingly, the review period for the lending test is January 1, 2017, through December 31, 2021; and the review period for the community development test is September 26, 2017, through March 7, 2022. The following includes more details on the scope of the Lending Test and Community Development Test.

## **LENDING TEST**

The lending test evaluation was based on the following criteria:

- Loan volume compared to deposits (Loan-to-Deposit Ratio);
- Lending inside versus outside the assessment area (Lending in Assessment Area);
- Dispersion of lending throughout the assessment area (Lending Distribution by Geography); and
- Lending to businesses of different revenue sizes or borrowers of different income levels (Lending Distribution by Business Revenue or Borrower Profile).

The evaluation was based on small business loans originated or renewed from October 1, 2017, through December 31, 2021, and Home Mortgage Disclosure Act (HMDA) reportable home mortgages originated from January 1, 2017, through November 30, 2021. All loans originated or renewed were considered in the evaluation of Lending in Assessment Area. From that total, the evaluation of Lending Distribution by Geography was based on a sample of 315 small business loans extended within the bank's assessment areas, and a sample of 133 home purchase loans extended within the bank's assessment areas. HMDA loans other than home purchases were too low in volume to produce a meaningful analysis of the geographic distribution of those loans. Similarly, the limited volumes of small business loans to businesses of different revenue sizes in 2017, 2018 and 2019 were not sufficient for meaningful analysis. In addition, HMDA loans to borrowers of different income levels during the review period were not sufficient for meaningful analysis. Consequently, these loans were considered but did not significantly contribute to the overall lending test rating.

Coastal's responsiveness to consumer complaints was not evaluated since the bank did not receive any CRA-related complaints during the review period.

## **COMMUNITY DEVELOPMENT TEST**

The community development test included an evaluation of the responsiveness of Coastal's community development activities in relation to local needs and opportunities as well as the bank's capacity to participate in such activities. The evaluation was based on qualified community development loans, investments, donations, and services provided from September 26, 2017, through March 7, 2022.

In addition, three community representatives were contacted in connection with the examination regarding credit needs and market conditions within the assessment area. Contacts represented organizations working in small business development as well as affordable housing.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### ***Lending Test***

Coastal's overall performance under the lending test is satisfactory. Lending levels relative to deposits are reasonable and a majority of all loans were extended within the bank's assessment areas. The geographic distribution of both small business and home purchase loans reflect excellent dispersion throughout the assessment areas including low- and moderate-income (LMI) geographies. In addition, a majority of small business loans extended by the bank were in amounts of \$250,000 or less, thus meeting the credit needs of small businesses.

### **LOAN-TO-DEPOSIT RATIO**

Coastal's loan-to-deposit ratio is reasonable. The bank's 17-quarter average loan-to-deposit ratio as of December 31, 2021, was 93.3 percent. This compared reasonably with the state average and national peer average loan-to-deposit ratios of 78.2 percent and 81.7 percent, respectively, within that same time period.

### **LENDING IN ASSESSMENT AREA**

A majority of the bank's lending was extended inside of the bank's assessment areas. For purposes of this evaluation, the bank's 2017 data was segregated from its 2018, 2019 and 2020 data based on significant changes in HMDA reporting requirements that became effective on January 1, 2018. As shown in Exhibits 2 and 3 on the next page, a majority of small business loans and HMDA loans were extended within the bank's assessment areas.

<b>Exhibit 2</b> <b>Lending Inside and Outside the Assessment Areas</b> <b>January 1, 2017 to December 31, 2017</b>								
Loan Type	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Small Business	1	100.0	154	100.0	0	0.0	0	0.0
Total Business Related	1	100.0	154	100.0	0	0.0	0	0.0
HMDA Home Purchase	48	90.6	24,837	94.0	5	9.4	1,587	6.0
HMDA Home Improvement	5	100.0	881	100.0	0	0.0	0	0.0
HMDA Refinance	13	76.5	6,983	84.1	4	23.5	1,318	15.9
HMDA Multifamily	8	72.7	4,798	77.5	3	27.3	1,389	22.5
Total HMDA Related	74	86.0	37,499	89.7	12	14.0	4,294	10.3
<b>Total Loans</b>	<b>75</b>	<b>86.2</b>	<b>37,653</b>	<b>89.8</b>	<b>12</b>	<b>13.8</b>	<b>4,294</b>	<b>10.2</b>

<b>Exhibit 3</b> <b>Lending Inside and Outside the Assessment Areas</b> <b>January 1, 2018 to December 31, 2021</b>								
Loan Type	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Small Business	314	82.4	36,962	80.9	67	17.6	8,709	19.1
Total Business Related	314	82.4	36,962	80.9	67	17.6	8,709	19.1
HMDA Home Purchase	85	78.7	49,093	77.9	23	21.3	13,910	22.1
HMDA Home Improvement	10	90.9	648	95.9	1	9.1	28	4.1
HMDA Refinancing	46	74.2	26,757	81.6	16	25.8	6,039	18.4
HMDA Multifamily	28	54.9	41,833	37.6	23	45.1	69,353	62.4
HMDA Other Purpose Closed-End	10	100.0	834	100.0	0	0.0	0	0.0
HMDA Not Applicable	4	100.0	3,636	100.0	0	0.0	0	0.0
Total HMDA Related	183	74.4	122,802	57.9	63	25.6	89,329	42.1
<b>Total Loans</b>	<b>497</b>	<b>79.3</b>	<b>159,764</b>	<b>62.0</b>	<b>130</b>	<b>20.7</b>	<b>98,038</b>	<b>38.0</b>

## GEOGRAPHIC AND BORROWER DISTRIBUTION

Coastal's distribution of credit among geographies of different income levels is excellent. The bank achieved excellent distribution of small business loans and home purchase loans throughout geographies of all income levels, with lending in LMI census tracts at levels more than double the aggregate performance of lenders operating within the King-Snohomish assessment area. While loan data volume was too low to evaluate distribution of credit among businesses of different revenue sizes and borrowers of different income levels, the

bank extended a majority of its loans in amounts less than or equal to \$250,000, thereby responding to the need for smaller dollar loans.

## RESPONSE TO COMPLAINTS

Coastal did not receive any CRA-related complaints during the review period. Accordingly, the bank's performance in responding to complaints was not considered in evaluating its overall CRA performance.

## Community Development Test

Coastal's overall performance under the community development test is satisfactory. The bank demonstrates adequate responsiveness to local community needs through its qualified community development loans, investments, and services. Coastal's community development loans helped to address the needs for affordable housing, economic development, and the revitalization and stabilization of LMI geographies. In total, these community development loans provided 374 affordable housing units and helped create or retain at least 154 jobs for low- and moderate-income individuals within the bank's assessment areas. An overview of the bank's community development activities is listed below in Exhibit 4. Details of these activities are further discussed under each applicable assessment area.

EXHIBIT 4 COMMUNITY DEVELOPMENT ACTIVITIES								
Assessment Areas	Loans		Investments				Services	
			Prior Period		Current Period			
	#	\$ ('000s)	#	\$ ('000s)	#	\$ ('000s)	#	Hours
King-Snohomish	46	85,036	2	842	103	443	786	3,214
Island	1	1,340	-	-	4	7	299	651
Broader Statewide or Regional Area	11	40,016	7	1,595	4	748	66	161
Total	58	126,392	9	2,437	111	1,198	1,151	4026

The bank also engaged in qualified community development activities that benefited a broader statewide or regional area. The bank made a total of 13 qualified community development investments, 10 of which were certificates of deposit held at minority- or women-owned depository institutions nationwide.

## ***Fair Lending or Other Illegal Practices Review***

Concurrent with this CRA evaluation, a review of the bank's compliance with consumer protection laws and regulations was conducted. The review found no evidence of violations of the substantive provisions of anti-discrimination, fair lending, or other credit practice rules, laws or regulations.

## Full-Scope Assessment Area Conclusions

*For each assessment area where a full-scope review was performed using the examination procedures.*

### **King-Snohomish Assessment Area**

#### **DESCRIPTION OF OPERATIONS IN KING-SNOHOMISH**

The King-Snohomish assessment area consists of King and Snohomish counties and comprises a part of the Seattle-Tacoma-Bellevue, Washington Metropolitan Statistical Area. Located in Northwestern Washington, the area is bordered by Skagit County to the north, Chelan and Kittitas counties to the east, Pierce County to the south, and Kitsap and Island counties to the west. The area was home to 3.1 million people in 2020.<sup>1</sup>

As of June 30, 2021, the area had 46 Federal Deposit Insurance Corporation (FDIC)-insured institutions operating 654 offices with deposits totaling \$137 billion. Coastal Community Bank operated 13 offices in the area and held deposits totaling over \$1.7 billion, representing 1.27 percent of the deposit market share.<sup>2</sup>

Exhibit 5 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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<sup>1</sup> U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2020; available from: [www.census.gov/quickfacts/](http://www.census.gov/quickfacts/).

<sup>2</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: <https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

<b>EXHIBIT 5</b> <b>ASSESSMENT AREA DEMOGRAPHICS</b> <b>KING SNOHOMISH AREA ASSESSMENT AREA</b> <b>2021 FFIEC CENSUS AND 2021 DUN AND BRADSTREET DATA</b>								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	5.6	34,305	5.1	8,470	24.7	145,540	21.5
Moderate-income	125	22.8	143,790	21.3	17,147	11.9	117,971	17.5
Middle-income	228	41.5	286,477	42.4	14,785	5.2	139,130	20.6
Upper-income	160	29.1	210,499	31.2	6,483	3.1	272,737	40.4
Unknown-income	5	0.9	307	0.0	50	16.3	0	0.0
Total AA	549	100.0	675,378	100.0	46,935	6.9	675,378	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	67,377	19,460	3.0	28.9	43,116	64.0	4,801	7.1
Moderate-income	261,687	118,166	18.1	45.2	125,857	48.1	17,664	6.8
Middle-income	480,868	291,863	44.8	60.7	160,007	33.3	28,998	6.0
Upper-income	354,052	222,319	34.1	62.8	111,769	31.6	19,964	5.6
Unknown-income	1,999	80	0.0	4.0	1,780	89.0	139	7.0
Total AA	1,165,983	651,888	100.0	55.9	442,529	38.0	71,566	6.1
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	9,908	5.8	8,792	5.5	1,043	9.8	73	5.2
Moderate-income	32,781	19.1	30,516	19.1	2,050	19.2	215	15.4
Middle-income	65,659	38.2	61,420	38.5	3,737	35.0	502	35.9
Upper-income	62,713	36.5	58,332	36.5	3,778	35.4	603	43.1
Unknown-income	712	0.4	638	0.4	68	0.6	6	0.4
Total AA	171,773	100.0	159,698	100.0	10,676	100.0	1,399	100.0
% of Total Businesses				93.0		6.2		0.8
2021 Adjusted Median Family Income <sup>3</sup>				\$115,700				

## Economic Conditions

The area economy expanded early in the review period prior to the economic downturn brought on by the pandemic. The area subsequently entered into a recovery stage of the

<sup>3</sup> FFIEC Adjusted Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.



business cycle late in the review period. The primary economic drivers in the area were the manufacturing, high tech, and logistics industries.<sup>4</sup> Technology was the source of the area's economic strength anchored by two of the area's top employers, Amazon and Microsoft.<sup>5</sup> The area's pool of skilled tech workers and abundant access to venture capital made the area a premier global technology hub.<sup>6</sup> The technology industry was a stabilizing force during the economic downturn in 2020, with payrolls that held steady and were on the rise late in the year.<sup>7</sup> The professional services and information industries led the area's economic recovery, contributing more than one third of net new job additions within a three month period in the fall of 2021.<sup>8</sup> In the manufacturing sector, Boeing remained the area's top employer.<sup>9</sup> However, trade and tariff uncertainty early in the review period reduced production at one of Boeing's plants and impacted local suppliers.<sup>10</sup> Boeing continued to struggle through 2020 and cut nearly 10,000 local jobs as it grappled with the extended slump in travel due to the pandemic.<sup>11</sup> By late 2021, the aerospace industry overall showed signs of recovery, adding workers faster than the broader economy.<sup>12</sup> The area's large port with connections to emerging Asian markets was another top strength of the area.<sup>13</sup> In the housing market, house and apartment prices rose at a double-digit rate while wage gains had yet to maintain an upward trend, impacting overall housing affordability.<sup>14</sup> Later in the review period, although overall house price appreciation moderated, wage gains still trailed the rate of house price gains.<sup>15</sup> Overall, the area economy expanded early in the review period prior to contracting at the onset of the COVID-19 pandemic, despite steady performance in the tech industry.

As depicted in Exhibit 6 on the following page, loans to small businesses from banks subject to the CRA increased during the review period. While the number of loans increased at a steady rate, there was a larger increase in the amount of loans made in 2020, compared to the amount of loans made in the prior years of the review period. As of 2020, 80,911 loans totaling \$4.9 billion were made. Lending to small businesses played a critical role in the economy given that small businesses accounted for 93 percent of all businesses in the assessment area, as

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<sup>4</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2021.

<sup>5</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2019.

<sup>6</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2018.

<sup>7</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2020.

<sup>8</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2021.

<sup>9</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2019.

<sup>10</sup> Ibid.

<sup>11</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2020.

<sup>12</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2021.

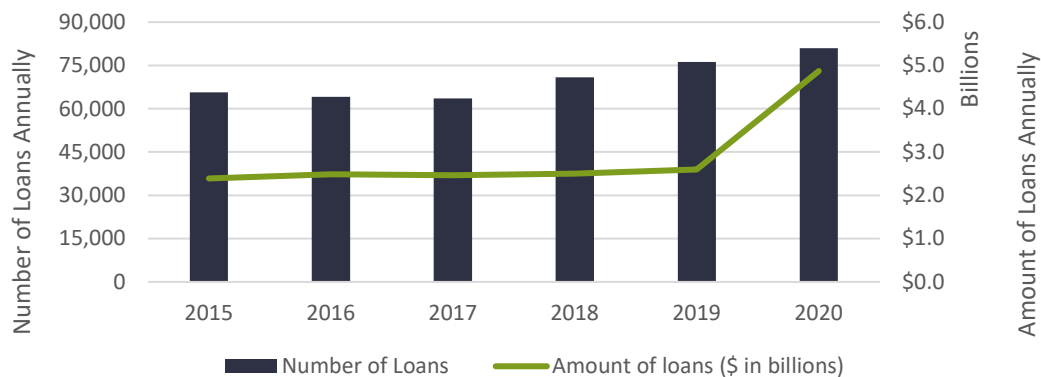
<sup>13</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2019.

<sup>14</sup> Ibid.

<sup>15</sup> Moody's Precise Report, Seattle-Bellevue-Everett WA, November 2021.

noted in Exhibit 6 below. Late in the review period, the federal Paycheck Protection Program (PPP) was launched to aid small businesses during the pandemic. Nationwide, over 11 million loans totaling \$799 trillion were approved for businesses in response to the pandemic's negative effect on consumer and business activity.<sup>16</sup> In the assessment area, over 90,000 PPP loans in amounts of less than \$1 million were made and approximately 650,000 jobs were self-reported to benefit from the loans made between April 2020 and May 2021.<sup>17</sup> According to the borrower firms that elected to report their industry sector, most loans under \$1 million were made to businesses in the Professional, Scientific, and Technical Services sector, followed by the Transportation and Warehousing sector.<sup>18</sup>

**Exhibit 6**  
**Loans to Small Businesses in Assessment Area<sup>19</sup>**  
**2015-2020**



The unemployment rates in the area decreased early in the review period prior to increasing in 2020 at the onset of the pandemic, as depicted in Exhibit 7 on the next page. The rate in King County was lower throughout the review period compared to the statewide unemployment rate. Early in the review period through 2019, the unemployment rate in Snohomish County was lower than the statewide unemployment rate. However, the

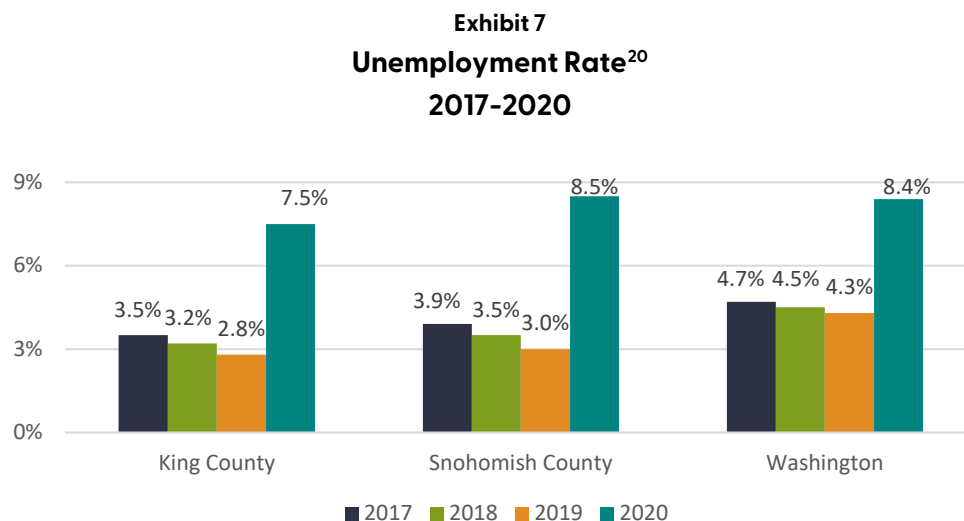
<sup>16</sup> U.S. Small Business Administration, Paycheck Protection Program Report, Approvals through May 31, 2021; available from: [https://www.sba.gov/sites/default/files/2021-06/PPP\\_Report\\_Public\\_210531-508.pdf](https://www.sba.gov/sites/default/files/2021-06/PPP_Report_Public_210531-508.pdf).

<sup>17</sup> U.S. Small Business Administration, Paycheck Protection Program Loan Data; *Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made*; available from: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program>.

<sup>18</sup> Ibid.

<sup>19</sup> Aggregate CRA Small Business data reports available from: <https://www.ffiec.gov/craadweb/aggregate.aspx>.

unemployment rate in Snohomish County slightly exceeded the statewide unemployment rate, 8.5 percent compared to 8.4 percent, respectively. The data suggests Snohomish County may have experienced a higher share of job losses during the pandemic compared to neighboring King County and the state as a whole.

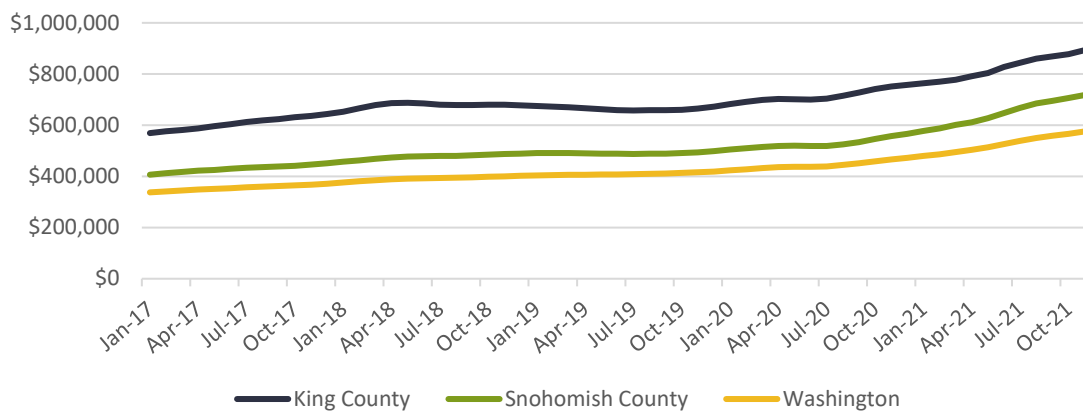


The trends in median home prices in the assessment area are shown in Exhibit 8 on the following page. Median home prices increased early in the review period before flattening between June 2018, and December 2019. Prices increased again starting in January 2020. By November 2021, the median home price in King County was \$893,208, representing a 19 percent year-over-year increase. In Snohomish County, the median home price in November 2021 was \$717,910, a 29 percent year-over-year increase. Overall, area median home prices in the area were higher than the statewide median home price throughout the review period. Both counties in the area had the same rate, 29 percent, as the statewide rate of cost burdened homeowners, defined as households who spend 30 percent or more of income on housing costs.<sup>21</sup>

<sup>20</sup> U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: <https://www.bls.gov/lau/>.

<sup>21</sup> Prosperity Now Scorecard, King County and Snohomish County, WA; available from: <https://scorecard.prosperitynow.org>.

**Exhibit 8**  
**Median Home Prices<sup>22</sup>**  
**January 2017–November 2021**



In addition to rising home prices, rental prices also increased during the review period. The median rent for a 1-bedroom unit in King County increased from \$1,178 in 2017 to \$1,420 in 2019.<sup>23</sup> Similarly, the median rent for a 1-bedroom unit increased in Snohomish County from \$975 in 2017, to \$1,152 in 2019.<sup>24</sup> There was a higher share of cost burdened renters in Snohomish County, 49 percent, than in King County, 45 percent.<sup>25</sup>

Rates of poverty and usage of public assistance or Supplemental Nutrition Assistance Program (SNAP)/food stamps in the area decreased early in the review period, as depicted in Exhibit 9 on the following page. Data for the later years of the review period were not yet available at the time this report was prepared. The assessment area had lower rates of poverty and public assistance or SNAP/food stamp benefit usage than the state overall. In another measure of poverty, many households were liquid asset poor, or without sufficient liquid assets to subsist at the federal poverty level for three months. In King County 22 percent of households were liquid asset poor.<sup>26</sup> Comparatively, 24 percent of households in

<sup>22</sup> Zillow Research, Zillow Home Value Index, Single-Family Homes Time Series; available from: <https://www.zillow.com/research/data/>.

<sup>23</sup> U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: <https://www.census.gov/data>.

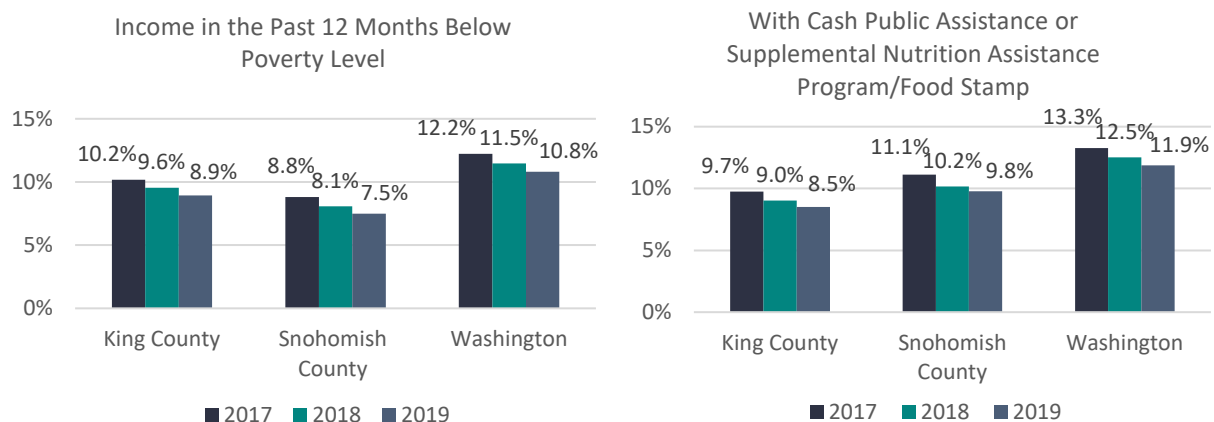
<sup>24</sup> Ibid.

<sup>25</sup> Prosperity Now Scorecard, King County and Snohomish County, WA; available from: <https://scorecard.prosperitynow.org>.

<sup>26</sup> Prosperity Now Scorecard, King County, WA; available from: <https://scorecard.prosperitynow.org>.

Snohomish County were liquid asset poor, slightly lower than the statewide rate of 27 percent.<sup>27</sup>

**Exhibit 9**  
**Poverty and SNAP Usage Rates<sup>28</sup>**  
**2017-2019**



**Credit and Community Development Needs**

The economic data described above and feedback from community contacts indicate that credit and community development needs remain in the area. As previously discussed, small business lending levels remained steady during the review period before increasing in 2020 as PPP loans were distributed to meet the credit needs of small businesses enduring the impacts of COVID-19. According to the U.S. Census Bureau's Weekly Small Business Pulse Survey, as of January 2, 2022, 49 percent of small businesses in Washington received PPP loans.<sup>29</sup> At that time, 13 percent of small businesses reported that obtaining financial assistance would be needed in the next six months, compared to the national average of 15 percent of businesses.<sup>30</sup> In addition, the survey found that 36 percent of small businesses in Washington reported it would take more than six months before the business returned to normal levels of operation

<sup>27</sup> Prosperity Now Scorecard, Snohomish County, WA; available from: <https://scorecard.prosperitynow.org>.

<sup>28</sup> Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: <https://www.census.gov/programs-surveys/acs/data.html>.

<sup>29</sup> U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 61, Collection Date December 27, 2021-January 2, 2022; available from: [https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page\\_4/](https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/).

<sup>30</sup> Ibid.

relative to its usual level of operations.<sup>31</sup> Based on the survey results, small businesses in Washington appeared to have ongoing credit needs and expected additional time would be needed to recover business operations.

The Small Business Credit Survey, a collaboration of the 12 Federal Reserve Banks, conducted approximately six months after the onset of the pandemic, highlighted the pandemic's impact on small businesses and their credit needs. The survey results found that of the 37 percent of small business survey respondents that applied for credit in the prior 12 month period, 37 percent received all the financing they sought.<sup>32</sup> This share of applicants was a decrease from the prior year's survey that found 51 percent of applicant firms received all the financing they sought.<sup>33</sup> Small business applicants most often sought loans or lines of credit.<sup>34</sup> A majority, 58 percent, of applicant firms cited that their reason for applying for credit was to meet operating expenses.<sup>35</sup> Only 48 percent of firms applied for less than \$100,000, a decrease since the prior year.<sup>36</sup> Despite the increase in small business lending during the pandemic described previously, the survey results indicate there are unmet credit needs for small businesses.

According to community representatives contacted, credit needs remain in the area. One community contact, representing an organization that is a Community Development Financial Institution (CDFI) that provides lending and technical assistance services to low-income entrepreneurs and micro-business owners, stated that there are credit gaps for business lines of credit as well as loans under \$5,000 for the clients they serve.

Another community contact that works for a different CDFI that provides lending and technical assistance services to small and micro businesses shared additional credit needs in the community. One need the contact identified was for small business loans in amounts less than \$50,000. Additionally, the contact noted many people have started new businesses after losing their job during the pandemic and are now in need of small business grants. The contact stated grants of up to \$100,000 would be the most impactful to those businesses as a

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<sup>31</sup> U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 61, Collection Date December 27, 2021-January 2, 2022; available from:

[https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page\\_4/](https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/).

<sup>32</sup> Small Business Credit Survey, Report on Employer Firms 2021; available from:

<https://www.fedsmallbusiness.org/survey/2021/report-on-employer-firms>.

<sup>33</sup> Small Business Credit Survey, Report on Employer Firms 2021; available from:

<https://www.fedsmallbusiness.org/survey/2021/report-on-employer-firms>.

<sup>34</sup> Ibid.

<sup>35</sup> Ibid.

<sup>36</sup> Ibid.

source to build their business' initial equity. The same contact also stated small businesses that are looking to expand need uncollateralized or minimally collateralized loans of up to \$150,000. The contact further explained that these businesses have nearly maxed out their debt options, particularly following the impacts of the pandemic on their business.

One of the contacts noted that there are also service needs in the area. The contact stated there is an opportunity for financial institutions to offer more translation services or support for customers and bankers that do not speak the same language, which often presents a barrier to the customer in accessing needed funding. In addition, the same contact noted their concern with the lack of availability of in-person banking services. According to the contact, some clients that rely on in-person banking services, particularly small business owners with cash-based businesses, face challenges in making in-person deposits because of the closure of bank branches. Finally, the same contact indicated there are opportunities for financial institutions to develop referral partnerships with CDFIs. These partnerships could help serve clients that are seeking loan amounts that exceed what the CDFI is able to lend, or clients that require additional technical assistance with the CDFI prior to applying for credit at a financial institution.

In addition to small business lending needs, a community contact from a nonprofit community development corporation focused on housing, described the need for mortgage assistance. The contact's organization offers various forms of mortgage assistance to serve specific demographics, including down payment assistance for Black homebuyers, loans for borrowers without a social security number, and Sharia-compliant loans for homebuyers who cannot make interest payments due to their religion. According to the contact, these are examples of various forms of assistance that are in demand to support the housing needs of homebuyers in the area.

The same contact from the nonprofit housing organization, noted the need for investments to organizations like their own. According to the contact, funds with less restrictions are the most impactful for community organizations, as well as donations. The contact explained that donations such as general operating grants can help the organization maintain their operations in serving LMI households.

Overall, according to the information shared by the contacts described above, there are opportunities for banks to help address the credit needs of small businesses and homebuyers as well as the community development needs of nonprofit organizations in the community through investments, loans, and donations, and community service activities.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KING-SNOHOMISH

### Lending Test

Coastal's overall lending test performance in the King-Snohomish County assessment area is satisfactory. A majority of small business and HMDA loans were made within the assessment area, and lending activities satisfactorily addressed the credit needs of the communities of King and Snohomish Counties.

### *Lending Distribution by Geography*

#### Small Business Loans

The overall geographic distribution of lending is excellent. Coastal's geographic distribution of small business loans reflects excellent penetration among geographies of all income levels. This analysis is limited to the bank's performance in 2020, as loan volumes in 2017, 2018 and 2019 were too low to provide meaningful analysis, and aggregate data for 2021 was not available. As shown in Exhibit 10 on the next page, Coastal's 2020 small business lending demonstrated strong performance in LMI geographies where the percentage of lending exceeded the performance of aggregate lenders and the percentage of businesses in these geographies.



Exhibit 10 Geographic Distribution of Small Business Loans								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>King Snohomish Assessment Area 2017</b>								
Bank Lending	0	0.0	1	100.0	0	0.0	0	0.0
Aggregate Lending	3,945	6.0	12,074	18.4	25,240	38.5	24,376	37.1
Business Concentration	7,187	5.6	23,743	18.7	48,366	38.0	47,957	37.7
<b>King Snohomish Assessment Area 2018</b>								
Bank Lending	0	0.0	5	71.4	2	28.6	0	0.0
Aggregate Lending	4,222	5.8	13,215	18.1	28,243	38.6	27,459	37.5
Business Concentration	8,877	5.8	29,239	19.1	58,762	38.5	55,903	36.6
<b>King Snohomish Assessment Area 2019</b>								
Bank Lending	3	27.3	2	18.2	4	36.4	2	18.2
Aggregate Lending	4,856	6.2	14,917	19.1	29,882	38.3	28,449	36.4
Business Concentration	9,047	5.9	29,436	19.3	58,538	38.4	55,263	36.3
<b>King Snohomish Assessment Area 2020</b>								
Bank Lending	14	10.0	58	41.4	46	32.9	22	15.7
Aggregate Lending	5,385	6.5	15,911	19.2	31,935	38.5	29,757	35.9
Business Concentration	9,917	5.8	32,773	19.1	65,752	38.4	62,957	36.7
<b>King Snohomish Assessment Area 2021</b>								
Bank Lending	11	7.7	49	34.3	54	37.8	29	20.3
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Concentration	9,908	5.8	32,781	19.2	65,659	38.4	62,713	36.7

## HMDA Loans

The geographic distribution of home purchase loans reflects excellent penetration among geographies of all income levels compared to other lenders and in light of housing demographics. As depicted in Exhibit 11 on the next page, the bank outperformed the aggregate in the geographic distribution of loans and the percentages of home purchase loans in low- or moderate-income census tracts exceeded owner-occupied unit concentrations throughout the entirety of the review period.

Exhibit 11 Geographic Distribution of Home Purchase Loans								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>King Snohomish Assessment Area</b>								
Bank Lending	7	14.9	9	19.1	16	34.0	15	31.9
Aggregate Lending	1,976	3.4	11,532	19.6	27,207	46.3	17,991	30.6
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
<b>King Snohomish Assessment Area 2018</b>								
Bank Lending	2	7.1	8	28.6	6	21.4	12	42.9
Aggregate Lending	2,104	3.8	10,982	19.8	25,447	45.8	17,068	30.7
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
<b>King Snohomish Assessment Area 2019</b>								
Bank Lending	5	19.2	9	34.6	10	38.5	2	7.7
Aggregate Lending	1,920	3.3	11,427	19.6	27,406	47.1	17,478	30.0
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
<b>King Snohomish Assessment Area 2020</b>								
Bank Lending	6	30.0	6	30.0	6	30.0	2	10.0
Aggregate Lending	1,908	3.3	11,716	20.1	27,364	46.9	17,343	29.7
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
<b>King Snohomish Assessment Area 2021</b>								
Bank Lending	3	37.5	1	12.5	4	50.0	0	0.0
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1

### Lending Distribution by Borrower Income and Business Revenue

Coastal's lending performance to borrowers of different revenue and income levels is adequate overall. Small business loan volume in 2017, 2018 and 2019 were too low to produce meaningful analysis, and loans in 2020 primarily consisted of PPP loans for which the bank did not collect borrower revenue data. Similarly, the volume of HMDA loans by borrower income was too low to produce meaningful analysis. However, during the review period, Coastal provided a majority of small business loans in small dollar amounts. As depicted in Exhibit 12 on the next page, 89.3 percent of small business loans originated in 2020, and 86.7

percent of small business loans in 2021, were in amounts of \$250,000 or less, which was responsive to the need for smaller dollar loans.

Exhibit 12 Business Revenue Distribution of Small Business Loans							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2017	1	0.0	90.6	50.4	0.0	100.0	0.0
2018	7	14.3	91.8	44.9	42.9	0.0	57.1
2019	11	27.3	92.0	48.8	18.2	9.1	72.7
2020	140	2.1	92.8	41.2	68.6	20.7	10.7
2021	143	11.2	93.0	N/A	70.6	16.1	13.3

## Community Development Test

Coastal's performance under the community development test is satisfactory. The bank demonstrated an adequate level of responsiveness to the needs of the assessment area, as community development loans, investments and services supported the financing of affordable housing, economic development, job creation, geographic revitalization, and community services targeted to LMI individuals.

Since the previous CRA examination, the bank extended 46 community development loans totaling \$85.0 million within the King-Snohomish assessment area. Community development loans secured 205 units of affordable housing, created or retained at least 154 jobs for LMI individuals, and provided \$47.1 million in loans applied to revitalizing or stabilizing LMI geographies. The bank also provided 3,214 hours of community development services to over 50 organizations focused on community development within the assessment area. Notable community development activities within the King-Snohomish County assessment area included:

- A community development loan totaling \$3.5 million which supported the development of 36 affordable housing units for LMI individuals in a low-income census tract in Snohomish County.

- A community development loan totaling \$4.4 million to refinance a 76-room hotel located in a low-income census tract. This loan helped retain 12 low- or moderate-income employees in the owner-occupied business within Snohomish County.
- A community development loan totaling \$2.2 million which supported the development of 40 affordable housing units for LMI individuals located in a moderate-income census tract in King County.
- A community development loan participation totaling \$6.1 million applied to the revitalization and stabilization of a moderate-income census tract in King County.
- Donations totaling \$32,200 made to an organization focused on providing critical services to homeless youth within Snohomish County.
- Donations totaling \$11,000 made to local food banks throughout the assessment area.
- A total of 385 community development service hours serving on the board of an organization focused on providing LMI individuals and families with access to critical needs, such as food, shelter, and healthcare.
- A total of 86 community development service hours serving on the economic development committees of various cities within the assessment area.
- A total of 204 community development service hours serving on the board and committees of an organization focused on providing housing to homeless youth.

## LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

*For each assessment area where a limited-scope review was performed using the examination procedures.*

Coastal Community Bank's performance in the assessment area receiving a limited review is generally consistent with the performance in the King-Snohomish assessment area. Due to the bank's smaller presence, lending volume and deposit share, performance in this assessment area received less weight than the area receiving a full-scope review. Consequently, the bank's performance, which is detailed in Exhibit 13 below, did not materially affect the overall lending and community development test ratings. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 13 LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS		
ASSESSMENT AREA	LENDING TEST	COMMUNITY DEVELOPMENT TEST
Island	Consistent	Consistent

Coastal's lending test performance in the Island assessment area was generally consistent with performance in the full-scope assessment area. While few loans were extended in Island County during the review period, this performance is viewed in light of the low number of businesses and branch locations within the assessment area. Coastal's community development test performance in the Island assessment area was also consistent with its performance in the full-scope assessment area. One community development loan of \$1.3 million was extended within the Island assessment area, as well as 4 donations totaling \$6,500. In addition, the bank provided 651 community development service hours in the assessment area during the review period.

## APPENDIX A

### GLOSSARY OF TERMS

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**Consumer loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-scope review:** Performance under the lending and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-scope review:** Performance under the lending and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**Market share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**Middle-income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-occupied units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.



**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

## **APPENDIX B**

### **LIMITED-SCOPE ASSESSMENT AREA**

### **MARKET PROFILES**

All demographic and economic information in this appendix originates from one of the following sources:

U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2020; available from <http://www.census.gov/quickfacts/>.

Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: <https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2>.

FFIEC Adjusted Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.

## ***Island County Assessment Area***

The Island County assessment area consists of Island County in its entirety and comprises a part of the Seattle-Tacoma, Washington Combined Statistical Area. The area is composed entirely of islands in the Salish Sea in Northwest Washington. The largest islands in the county are Whidbey and Camano islands. The area is bordered by Skagit County to the north, Snohomish County to the east, Kitsap County to the southwest, and Jefferson County to the west. The area was home to 86,014 people in 2020.

As of June 30, 2021, there were nine FDIC-insured institutions operating 19 offices in the area. CCB operated one branch in the area, which had total deposits of \$67.9 million, representing 4.43 percent of the market. In 2020, there were 49 lenders reporting small business loans pursuant to the reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 1,491 small business loans totaling \$67,405.

The exhibits on the following pages present key demographic and business information concerning the assessment area.

<b>EXHIBIT 14</b> <b>ASSESSMENT AREA DEMOGRAPHICS</b> <b>ISLAND ASSESSMENT AREA</b> <b>2021 FFIEC CENSUS AND 2021 DUN AND BRADSTREET DATA</b>								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.5	125	0.6	9	7.2	3,110	13.9
Moderate-income	2	9.1	1,886	8.4	179	9.5	3,191	14.3
Middle-income	4	18.2	3,741	16.7	379	10.1	4,593	20.5
Upper-income	14	63.6	16,619	74.3	920	5.5	11,477	51.3
Unknown-income	1	4.5	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	22,371	100.0	1,487	6.6	22,371	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	243	25	0.1	10.3	183	75.3	35	14.4
Moderate-income	2,975	232	1.0	7.8	2,478	83.3	265	8.9
Middle-income	7,545	3,736	16.6	49.5	2,568	34.0	1,241	16.4
Upper-income	29,831	18,454	82.2	61.9	5,449	18.3	5,928	19.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	40,594	22,447	100.0	55.3	10,678	26.3	7,469	18.4
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	21	0.5	20	0.5	1	0.9	0	0.0
Moderate-income	347	8.6	329	8.5	15	13.4	3	6.1
Middle-income	522	13.0	505	13.1	13	11.6	4	8.2
Upper-income	3,124	77.8	2,999	77.8	83	74.1	42	85.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,014	100.0	3,853	100.0	112	100.0	49	100.0
% of Total Businesses				96.0		2.8		1.2
2021 Adjusted Median Family Income				\$58,900				

Exhibit 15 Geographic Distribution of Small Business Loans								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>Island Assessment Area 2017</b>								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	1	0.1	82	7.7	128	12.0	854	80.2
Business Concentration	17	0.6	292	9.6	391	12.9	2,327	76.9
<b>Island Assessment Area 2018</b>								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	5	0.4	79	6.9	146	12.7	922	80.0
Business Concentration	21	0.6	339	9.4	467	12.9	2,785	77.1
<b>Island Assessment Area 2019</b>								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	0	0.0	105	8.2	138	10.7	1,043	81.1
Business Concentration	21	0.6	333	9.3	474	13.2	2,763	76.9
<b>Island Assessment Area 2020</b>								
Bank Lending	0	0.0	0	0.0	2	33.3	4	66.7
Aggregate Lending	6	0.4	125	8.1	187	12.2	1,216	79.3
Business Concentration	20	0.5	356	8.8	526	13.0	3,144	77.7
<b>Island Assessment Area 2021</b>								
Bank Lending	0	0.0	0	0.0	1	14.3	6	85.7
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Concentration	21	0.5	347	8.6	522	13.0	3,124	77.8

Exhibit 16 Business Revenue Distribution of Small Business Loans							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2017	0	0.0	95.5	58.7	0.0	0.0	0.0
2018	0	0.0	95.8	55.8	0.0	0.0	0.0
2019	0	0.0	95.9	54.0	0.0	0.0	0.0
2020	6	0.0	96.1	38.0	100.0	0.0	0.0
2021	7	0.0	96.0	N/A	85.7	14.3	0.0



## Coastal Community Bank

### Assessment Area

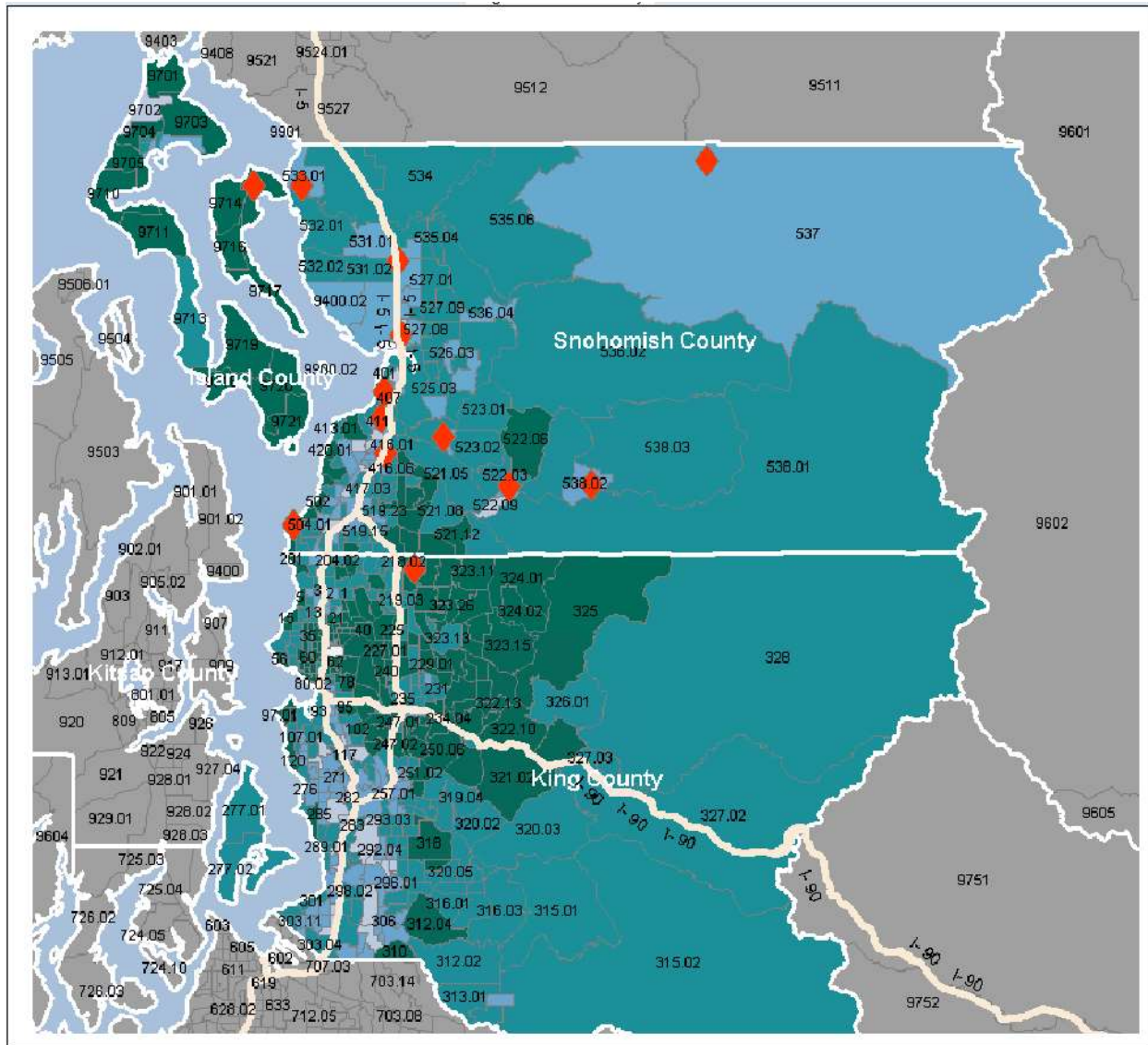
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#### State of Washington

Island County

King County

Snohomish County



CCB Branches ♦

Rev Updated: October 2021

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

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0001.01	Low	No	49.98	\$134,600	\$67,273	\$58,413	3759	61.37	2307	136	287
0001.02	Middle	No	119.89	\$134,600	\$161,372	\$140,104	4321	42.93	1855	969	1195
0002.01	Middle	No	88.94	\$134,600	\$119,713	\$103,931	4416	45.81	2023	1128	1187
0002.02	Middle	No	92.54	\$134,600	\$124,559	\$108,141	4099	41.33	1694	1098	1355
0003.00	Middle	No	95.31	\$134,600	\$128,287	\$111,375	2820	40.07	1130	822	1167
0004.02	Middle	No	107.06	\$134,600	\$144,103	\$125,114	5174	32.53	1683	1059	1306
0004.03	Middle	No	84.13	\$134,600	\$113,239	\$98,311	3074	36.99	1137	690	462
0004.04	Low	No	46.34	\$134,600	\$62,374	\$54,154	4067	59.04	2401	299	473
0005.00	Upper	No	164.36	\$134,600	\$221,229	\$192,063	3400	20.5	697	1179	1343
0006.01	Moderate	No	69.53	\$134,600	\$93,587	\$81,250	4074	46.61	1899	972	1278
0006.02	Middle	No	81.78	\$134,600	\$110,076	\$95,570	4006	47.93	1920	1059	1157
0007.00	Moderate	No	76.96	\$134,600	\$103,588	\$89,937	5204	47.71	2483	1153	1378
0008.00	Middle	No	102.97	\$134,600	\$138,598	\$120,324	2693	30.23	814	899	1117
0009.00	Upper	No	145.62	\$134,600	\$196,005	\$170,167	2076	30.06	624	760	959
0010.00	Middle	No	114.67	\$134,600	\$154,346	\$134,000	2012	38.92	783	505	652
0011.00	Middle	No	105.13	\$134,600	\$141,505	\$122,854	2711	35.63	966	760	995
0012.01	Moderate	No	53.63	\$134,600	\$72,186	\$62,669	3781	51.1	1932	247	298
0012.02	Middle	No	86.74	\$134,600	\$116,752	\$101,361	3880	48.76	1892	485	595
0013.00	Middle	No	86.36	\$134,600	\$116,241	\$100,921	5085	48.67	2475	951	1366
0014.00	Middle	No	114.11	\$134,600	\$153,592	\$133,349	5298	29.52	1564	1646	1917
0015.00	Upper	No	142.8	\$134,600	\$192,209	\$166,875	2679	18.51	496	865	1155
0016.00	Upper	No	180.99	\$134,600	\$243,613	\$211,500	4504	23.93	1078	1520	1691
0017.01	Middle	No	87.03	\$134,600	\$117,142	\$101,705	4252	35.28	1500	719	923
0017.02	Middle	No	106.47	\$134,600	\$143,309	\$124,423	5327	33.34	1776	1272	1622
0018.00	Middle	No	109.64	\$134,600	\$147,575	\$128,125	5109	40.13	2050	932	1692
0019.00	Upper	No	124.71	\$134,600	\$167,860	\$145,729	4959	34.52	1712	1196	1440



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0020.00	Upper	No	137.28	\$134,600	\$184,779	\$160,417	3723	29.81	1110	999	1398
0021.00	Upper	No	142.83	\$134,600	\$192,249	\$166,906	4423	34.32	1518	1170	1500
0022.00	Upper	No	149.38	\$134,600	\$201,065	\$174,559	5948	27.39	1629	1870	2233
0024.00	Upper	No	143.46	\$134,600	\$193,097	\$167,639	3217	29.25	941	1045	1295
0025.00	Upper	No	136.46	\$134,600	\$183,675	\$159,464	3155	27.83	878	958	1171
0026.00	Upper	No	140.06	\$134,600	\$188,521	\$163,672	5355	28.66	1535	1175	1846
0027.00	Upper	No	138.33	\$134,600	\$186,192	\$161,648	5876	25.94	1524	1745	2252
0028.00	Upper	No	151.9	\$134,600	\$204,457	\$177,500	4956	24.19	1199	1267	1970
0029.00	Upper	No	125.47	\$134,600	\$168,883	\$146,625	4690	19.59	919	1446	1758
0030.00	Upper	No	137.31	\$134,600	\$184,819	\$160,457	6493	23.29	1512	1912	2386
0031.00	Upper	No	147.42	\$134,600	\$198,427	\$172,273	6545	19.1	1250	2238	2570
0032.01	Unknown	No	0	\$134,600	\$0	\$0	4724	21.06	995	1077	1052
0032.02	Upper	No	121.7	\$134,600	\$163,808	\$142,216	4781	24.01	1148	1584	1991
0033.01	Upper	No	125.65	\$134,600	\$169,125	\$146,833	4351	29.49	1283	784	1221
0033.02	Upper	No	148.3	\$134,600	\$199,612	\$173,304	3466	26.72	926	810	1150
0034.00	Upper	No	145.83	\$134,600	\$196,287	\$170,417	3560	21.12	752	950	1511
0035.00	Upper	No	125.41	\$134,600	\$168,802	\$146,548	4210	19.64	827	1062	1441
0036.01	Middle	No	96.6	\$134,600	\$130,024	\$112,891	3838	28.35	1088	1221	1499
0036.02	Middle	No	102.4	\$134,600	\$137,830	\$119,659	4574	38.19	1747	502	408
0038.00	Upper	No	146.39	\$134,600	\$197,041	\$171,071	2469	35.28	871	597	832
0039.00	Upper	No	147.43	\$134,600	\$198,441	\$172,278	3041	30.02	913	886	1115
0040.00	Upper	No	198.96	\$134,600	\$267,800	\$232,500	3308	39.99	1323	1036	643
0041.01	Upper	No	213.94	\$134,600	\$287,963	\$250,001	3914	20.26	793	1203	1435
0041.02	Upper	No	186.38	\$134,600	\$250,867	\$217,794	4198	30.44	1278	1166	1413
0042.01	Upper	No	174.12	\$134,600	\$234,366	\$203,472	3959	31.25	1237	1081	1334
0042.02	Upper	No	154.91	\$134,600	\$208,509	\$181,023	4441	26.57	1180	1299	1644

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0043.01	Upper	No	157.12	\$134,600	\$211,484	\$183,600	3943	34.47	1359	701	1087
0043.02	Moderate	No	54.55	\$134,600	\$73,424	\$63,750	3920	42.27	1657	89	263
0044.01	Upper	No	165.16	\$134,600	\$222,305	\$193,000	3810	31.1	1185	696	811
0044.02	Unknown	No	0	\$134,600	\$0	\$0	3564	50.67	1806	167	640
0045.00	Upper	No	130.71	\$134,600	\$175,936	\$152,750	2972	29.85	887	634	1035
0046.00	Upper	No	167.47	\$134,600	\$225,415	\$195,694	3563	22.87	815	861	1312
0047.01	Middle	No	92.34	\$134,600	\$124,290	\$107,903	3639	28.55	1039	515	168
0047.02	Upper	No	157.64	\$134,600	\$212,183	\$184,212	3917	33.29	1304	705	284
0047.03	Upper	No	150.54	\$134,600	\$202,627	\$175,911	3635	31.86	1158	641	1028
0048.00	Upper	No	132.91	\$134,600	\$178,897	\$155,313	5113	24.33	1244	1308	2043
0049.01	Upper	No	177.95	\$134,600	\$239,521	\$207,941	3846	25.82	993	741	1041
0049.02	Upper	No	184.97	\$134,600	\$248,970	\$216,145	3143	29.43	925	469	879
0050.00	Middle	No	114.46	\$134,600	\$154,063	\$133,750	4523	29.01	1312	454	903
0051.00	Upper	No	133.98	\$134,600	\$180,337	\$156,563	4012	25.17	1010	1049	1377
0052.01	Unknown	No	0	\$134,600	\$0	\$0	3898	41.02	1599	447	877
0052.02	Middle	No	89.1	\$134,600	\$119,929	\$104,125	3595	68.26	2454	66	358
0053.03	Unknown	No	0	\$134,600	\$0	\$0	5310	55.84	2965	0	13
0053.04	Unknown	No	0	\$134,600	\$0	\$0	3506	60.04	2105	0	12
0053.05	Unknown	No	0	\$134,600	\$0	\$0	2885	66.41	1916	0	33
0053.06	Middle	No	89	\$134,600	\$119,794	\$104,000	3134	71.12	2229	0	62
0053.07	Unknown	No	0	\$134,600	\$0	\$0	2921	35.78	1045	0	10
0054.01	Upper	No	127.51	\$134,600	\$171,628	\$149,000	3853	28.76	1108	735	789
0054.02	Middle	No	91.34	\$134,600	\$122,944	\$106,743	3262	28.26	922	680	1108
0056.00	Upper	No	156.49	\$134,600	\$210,636	\$182,868	7130	19.94	1422	2565	2948
0057.00	Upper	No	132.58	\$134,600	\$178,453	\$154,932	6586	24.19	1593	2098	2443
0058.01	Middle	No	112.51	\$134,600	\$151,438	\$131,481	6116	32.96	2016	956	1616

# FFIEC Census Reports

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0058.03	Upper	No	141.27	\$134,600	\$190,149	\$165,083	3347	31.64	1059	633	932
0058.04	Middle	No	115.68	\$134,600	\$155,705	\$135,179	2993	39.96	1196	361	363
0059.01	Upper	No	176.74	\$134,600	\$237,892	\$206,532	3570	35.24	1258	635	749
0059.02	Upper	No	145.18	\$134,600	\$195,412	\$169,654	4127	25.49	1052	1183	1422
0060.00	Upper	No	178.93	\$134,600	\$240,840	\$209,091	6061	30.33	1838	1176	1959
0061.00	Upper	No	173.53	\$134,600	\$233,571	\$202,786	5667	26.63	1509	1593	1836
0062.00	Upper	No	213.94	\$134,600	\$287,963	\$250,001	4075	23.48	957	1516	1621
0063.00	Upper	No	213.94	\$134,600	\$287,963	\$250,001	5530	17.41	963	1789	1887
0064.00	Upper	No	189.26	\$134,600	\$254,744	\$221,161	3420	23.68	810	1107	1366
0065.00	Upper	No	163.22	\$134,600	\$219,694	\$190,736	4672	24.57	1148	1144	1532
0066.00	Upper	No	159.03	\$134,600	\$214,054	\$185,833	4061	31.62	1284	575	794
0067.01	Upper	No	141.13	\$134,600	\$189,961	\$164,926	4060	60.64	2462	44	90
0067.02	Upper	No	165.35	\$134,600	\$222,561	\$193,224	3256	45.76	1490	642	560
0067.03	Middle	No	109.06	\$134,600	\$146,795	\$127,448	3259	29.73	969	1060	692
0068.00	Upper	No	213.94	\$134,600	\$287,963	\$250,001	3341	24.15	807	676	1025
0069.00	Upper	No	143.61	\$134,600	\$193,299	\$167,813	4698	23.16	1088	1294	1503
0070.01	Upper	No	181.51	\$134,600	\$244,312	\$212,109	3757	26.88	1010	983	351
0070.02	Upper	No	167.36	\$134,600	\$225,267	\$195,568	3981	31.35	1248	572	447
0071.01	Unknown	No	0	\$134,600	\$0	\$0	3221	44.64	1438	365	14
0071.02	Middle	No	112.62	\$134,600	\$151,587	\$131,607	2661	42.69	1136	327	59
0072.01	Upper	No	148.88	\$134,600	\$200,392	\$173,971	4646	56.48	2624	742	50
0072.02	Upper	No	158.64	\$134,600	\$213,529	\$185,385	4148	54.89	2277	228	37
0072.03	Upper	No	141.2	\$134,600	\$190,055	\$165,000	3421	63.9	2186	209	192
0073.01	Middle	No	113.06	\$134,600	\$152,179	\$132,120	3736	59.31	2216	0	65
0073.02	Upper	No	165.92	\$134,600	\$223,328	\$193,885	5290	53.95	2854	449	59
0073.03	Middle	No	109.94	\$134,600	\$147,979	\$128,478	3880	53.48	2075	111	0

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0074.03	Middle	No	112.06	\$134,600	\$150,833	\$130,952	2545	34.7	883	223	127
0074.04	Upper	No	155.42	\$134,600	\$209,195	\$181,618	2799	30.55	855	448	239
0074.05	Unknown	No	0	\$134,600	\$0	\$0	2801	43.27	1212	163	92
0074.06	Upper	No	125.98	\$134,600	\$169,569	\$147,222	2589	38.74	1003	395	61
0075.01	Upper	No	176.22	\$134,600	\$237,192	\$205,921	3915	32.31	1265	303	249
0075.02	Unknown	No	0	\$134,600	\$0	\$0	3474	38.49	1337	300	178
0075.03	Low	No	33.52	\$134,600	\$45,118	\$39,172	2460	42.44	1044	158	38
0076.00	Middle	No	116.38	\$134,600	\$156,647	\$136,000	4344	32.44	1409	832	816
0077.00	Middle	No	110.34	\$134,600	\$148,518	\$128,942	5390	40.04	2158	1481	2084
0078.00	Upper	No	186.66	\$134,600	\$251,244	\$218,125	5285	25.75	1361	1780	2275
0079.01	Middle	No	111.11	\$134,600	\$149,554	\$129,844	2807	34.38	965	656	258
0079.02	Unknown	No	0	\$134,600	\$0	\$0	3682	43.05	1585	534	815
0080.02	Upper	No	125.67	\$134,600	\$169,152	\$146,855	4419	42.84	1893	544	98
0080.03	Middle	No	117.37	\$134,600	\$157,980	\$137,151	4119	48.22	1986	892	125
0080.04	Upper	No	182.28	\$134,600	\$245,349	\$213,011	3410	47.24	1611	793	55
0081.01	Upper	No	154.77	\$134,600	\$208,320	\$180,859	2808	41.63	1169	261	46
0081.02	Middle	No	115.44	\$134,600	\$155,382	\$134,899	3005	41.9	1259	342	0
0082.00	Upper	No	124.26	\$134,600	\$167,254	\$145,208	4802	44.86	2154	421	159
0083.00	Middle	No	99.48	\$134,600	\$133,900	\$116,250	3417	44.13	1508	414	35
0084.01	Unknown	No	0	\$134,600	\$0	\$0	3469	43.99	1526	335	108
0084.02	Unknown	No	0	\$134,600	\$0	\$0	3012	42.43	1278	120	72
0085.00	Middle	No	105.24	\$134,600	\$141,653	\$122,986	4464	54.03	2412	190	85
0086.00	Middle	No	107.92	\$134,600	\$145,260	\$126,111	7639	52.94	4044	435	722
0087.00	Upper	No	132.51	\$134,600	\$178,358	\$154,844	4244	46.8	1986	777	1427
0088.00	Upper	No	121.11	\$134,600	\$163,014	\$141,528	3822	41.84	1599	1024	1538
0089.00	Middle	No	100.73	\$134,600	\$135,583	\$117,708	5625	48.34	2719	1784	2121

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0090.00	Moderate	No	52.77	\$134,600	\$71,028	\$61,667	4284	63.17	2706	466	727
0091.00	Low	No	33.59	\$134,600	\$45,212	\$39,258	2935	77.89	2286	82	56
0092.00	Low	No	39.47	\$134,600	\$53,127	\$46,125	3374	60.85	2053	116	8
0093.00	Middle	No	100.63	\$134,600	\$135,448	\$117,593	3611	50.21	1813	606	472
0094.00	Moderate	No	71.82	\$134,600	\$96,670	\$83,934	6566	60.69	3985	1217	2128
0095.00	Upper	No	170.45	\$134,600	\$229,426	\$199,182	6747	45.19	3049	1773	2410
0096.00	Upper	No	163.86	\$134,600	\$220,556	\$191,480	5847	20.68	1209	1725	1830
0097.01	Upper	No	135.12	\$134,600	\$181,872	\$157,903	5955	22.17	1320	1703	2233
0097.02	Upper	No	137.29	\$134,600	\$184,792	\$160,434	5911	21.33	1261	1782	2244
0098.01	Upper	No	131.31	\$134,600	\$176,743	\$153,447	3846	22.98	884	982	1319
0098.02	Middle	No	118.84	\$134,600	\$159,959	\$138,879	3523	24.01	846	1112	1124
0099.00	Middle	No	82.19	\$134,600	\$110,628	\$96,042	6257	37	2315	1491	1790
0100.01	Moderate	No	65.83	\$134,600	\$88,607	\$76,932	4526	66.81	3024	772	1126
0100.02	Moderate	No	68.36	\$134,600	\$92,013	\$79,890	4861	61.24	2977	987	1458
0101.01	Middle	No	85.84	\$134,600	\$115,541	\$100,313	4328	73.06	3162	731	1107
0101.02	Middle	No	117.86	\$134,600	\$158,640	\$137,727	4382	50.66	2220	1266	1619
0102.00	Upper	No	130.25	\$134,600	\$175,317	\$152,206	5035	41.01	2065	1641	2036
0103.01	Middle	No	92.62	\$134,600	\$124,667	\$108,237	3850	62.36	2401	985	1248
0103.02	Middle	No	92.9	\$134,600	\$125,043	\$108,558	3767	47.89	1804	437	620
0104.01	Moderate	No	70.36	\$134,600	\$94,705	\$82,222	4514	76.78	3466	971	1474
0104.02	Middle	No	82.72	\$134,600	\$111,341	\$96,667	5097	72.98	3720	1168	1672
0105.01	Middle	No	117.77	\$134,600	\$158,518	\$137,625	4778	33.84	1617	607	813
0105.02	Middle	No	110.51	\$134,600	\$148,746	\$129,135	5294	25.78	1365	1282	1397
0106.01	Middle	No	118.11	\$134,600	\$158,976	\$138,024	4074	27.49	1120	1312	1494
0106.02	Upper	No	139.63	\$134,600	\$187,942	\$163,173	3991	21.07	841	1259	1724
0107.01	Middle	No	93.73	\$134,600	\$126,161	\$109,538	4121	55.96	2306	1009	1262

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY

Tract: ALL TRACTS

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0107.02	Low	No	42.25	\$134,600	\$56,869	\$49,375	4536	66.38	3011	829	1305
0108.00	Moderate	No	76.91	\$134,600	\$103,521	\$89,875	5063	49.87	2525	1417	1899
0109.00	Middle	No	116.06	\$134,600	\$156,217	\$135,625	1457	36.72	535	323	538
0110.01	Moderate	No	61.75	\$134,600	\$83,116	\$72,167	4790	85.26	4084	766	1440
0110.02	Low	No	41.33	\$134,600	\$55,630	\$48,300	4590	89.28	4098	824	1335
0111.01	Moderate	No	73.07	\$134,600	\$98,352	\$85,391	5747	78.25	4497	947	1368
0111.02	Upper	No	120.22	\$134,600	\$161,816	\$140,488	4652	59.67	2776	1170	1556
0112.00	Low	No	42.61	\$134,600	\$57,353	\$49,792	3736	66.22	2474	554	1204
0113.00	Middle	No	91.28	\$134,600	\$122,863	\$106,667	6600	49.29	3253	1430	1965
0114.01	Moderate	No	76.25	\$134,600	\$102,633	\$89,102	4226	49.86	2107	936	1421
0114.02	Moderate	No	73.86	\$134,600	\$99,416	\$86,316	4199	58.49	2456	875	1260
0115.00	Middle	No	103.88	\$134,600	\$139,822	\$121,389	4452	28.66	1276	1526	1939
0116.01	Upper	No	143.83	\$134,600	\$193,595	\$168,070	3555	25.12	893	1116	1437
0116.02	Middle	No	116.76	\$134,600	\$157,159	\$136,442	3321	20.05	666	1242	1564
0117.00	Moderate	No	67.84	\$134,600	\$91,313	\$79,284	5657	84.09	4757	1093	1702
0118.01	Middle	No	84.84	\$134,600	\$114,195	\$99,148	3794	78.41	2975	745	1113
0118.02	Low	No	46.69	\$134,600	\$62,845	\$54,570	4223	76.23	3219	1016	1326
0119.01	Middle	No	108.35	\$134,600	\$145,839	\$126,613	3718	79.34	2950	1181	1449
0119.02	Middle	No	88.66	\$134,600	\$119,336	\$103,604	3869	63.25	2447	1126	1468
0120.00	Upper	No	124.67	\$134,600	\$167,806	\$145,682	3560	25.81	919	1195	1575
0121.00	Upper	No	156.8	\$134,600	\$211,053	\$183,229	2793	22.2	620	1028	1213
0201.00	Upper	No	121.26	\$134,600	\$163,216	\$141,705	3335	21.98	733	1142	1224
0202.00	Middle	No	95.07	\$134,600	\$127,964	\$111,094	5887	31.49	1854	1545	1743
0203.01	Moderate	No	75.46	\$134,600	\$101,569	\$88,179	3754	48.93	1837	540	572
0203.02	Middle	No	95.88	\$134,600	\$129,054	\$112,040	3718	43.68	1624	695	981
0204.01	Middle	No	96.07	\$134,600	\$129,310	\$112,266	3917	40.9	1602	979	1142



# FFIEC Census Reports

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0204.02	Middle	No	107.88	\$134,600	\$145,206	\$126,071	5682	36.01	2046	1430	1631
0205.00	Middle	No	100.03	\$134,600	\$134,640	\$116,894	7451	41.63	3102	1877	1887
0206.00	Middle	No	100.01	\$134,600	\$134,613	\$116,875	3842	43.57	1674	1008	1190
0207.00	Moderate	No	76.3	\$134,600	\$102,700	\$89,167	4170	47	1960	802	1143
0208.00	Upper	No	123.93	\$134,600	\$166,810	\$144,821	4599	26.42	1215	1323	1470
0209.00	Middle	No	106.79	\$134,600	\$143,739	\$124,792	3700	38.73	1433	1008	1057
0210.00	Middle	No	99.16	\$134,600	\$133,469	\$115,875	5966	44.74	2669	1643	2034
0211.00	Middle	No	92.39	\$134,600	\$124,357	\$107,969	4543	42.53	1932	1169	1455
0213.00	Middle	No	84.15	\$134,600	\$113,266	\$98,333	4030	37.1	1495	1044	1223
0214.00	Upper	No	136.89	\$134,600	\$184,254	\$159,968	3907	24.39	953	1206	1495
0215.00	Upper	No	135.62	\$134,600	\$182,545	\$158,485	4622	24.99	1155	1564	1663
0216.00	Middle	No	111.18	\$134,600	\$149,648	\$129,919	5458	31.6	1725	1609	1748
0217.01	Upper	No	131.93	\$134,600	\$177,578	\$154,167	4604	43.16	1987	1068	1207
0217.02	Middle	No	101.98	\$134,600	\$137,265	\$119,167	4656	40.49	1885	1120	1144
0218.02	Middle	No	106.54	\$134,600	\$143,403	\$124,504	6090	42.12	2565	1486	1759
0218.03	Middle	No	111.06	\$134,600	\$149,487	\$129,782	6097	32.18	1962	1337	1669
0218.04	Middle	No	88.78	\$134,600	\$119,498	\$103,750	5632	35.78	2015	1121	1334
0219.03	Middle	No	101.51	\$134,600	\$136,632	\$118,625	6187	36.14	2236	1399	1531
0219.04	Middle	No	99.08	\$134,600	\$133,362	\$115,789	5762	50.54	2912	1338	1748
0219.05	Middle	No	87.55	\$134,600	\$117,842	\$102,308	5540	41.46	2297	1738	1812
0219.06	Middle	No	109.57	\$134,600	\$147,481	\$128,036	4673	42.61	1991	1337	1346
0220.01	Upper	No	126.15	\$134,600	\$169,798	\$147,411	5570	33.12	1845	1342	1478
0220.03	Middle	No	108.69	\$134,600	\$146,297	\$127,012	5109	36.47	1863	1291	1747
0220.05	Moderate	No	77.91	\$134,600	\$104,867	\$91,042	5132	42.34	2173	1137	1415
0220.06	Upper	No	133.47	\$134,600	\$179,651	\$155,970	3935	34.43	1355	1240	1337
0221.01	Upper	No	134.84	\$134,600	\$181,495	\$157,576	5257	29.1	1530	1718	1592

# FFIEC Census Reports

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0221.02	Upper	No	129.28	\$134,600	\$174,011	\$151,078	6921	35.31	2444	1944	2219
0222.01	Middle	No	116.86	\$134,600	\$157,294	\$136,563	4583	29.28	1342	1258	1498
0222.03	Upper	No	126.7	\$134,600	\$170,538	\$148,056	5419	33	1788	1564	1890
0222.04	Middle	No	109.07	\$134,600	\$146,808	\$127,463	3815	32.82	1252	782	976
0222.05	Middle	No	102.13	\$134,600	\$137,467	\$119,345	4071	34.12	1389	789	915
0223.00	Upper	No	154.87	\$134,600	\$208,455	\$180,972	2878	24.25	698	938	1146
0224.01	Upper	No	187.78	\$134,600	\$252,752	\$219,432	4045	31.25	1264	903	1087
0224.02	Upper	No	189.2	\$134,600	\$254,663	\$221,087	5544	27.33	1515	1250	1648
0225.01	Upper	No	145.38	\$134,600	\$195,681	\$169,886	4390	35.22	1546	1224	1446
0225.02	Upper	No	145.68	\$134,600	\$196,085	\$170,238	4725	30.73	1452	1184	665
0226.03	Upper	No	140.06	\$134,600	\$188,521	\$163,665	6488	45.25	2936	1649	1655
0226.04	Upper	No	135.94	\$134,600	\$182,975	\$158,861	5238	42.52	2227	1492	1773
0226.05	Middle	No	93.21	\$134,600	\$125,461	\$108,920	6300	54.78	3451	1150	1394
0226.06	Upper	No	136.45	\$134,600	\$183,662	\$159,450	6060	46.7	2830	1454	1996
0227.01	Upper	No	163.36	\$134,600	\$219,883	\$190,893	3284	30.69	1008	668	635
0227.02	Upper	No	177.57	\$134,600	\$239,009	\$207,500	4185	31.88	1334	1005	1113
0227.03	Middle	No	118.31	\$134,600	\$159,245	\$138,250	2655	38	1009	905	1052
0228.02	Upper	No	137.28	\$134,600	\$184,779	\$160,417	5515	51.17	2822	1565	1765
0228.03	Upper	No	125.53	\$134,600	\$168,963	\$146,696	7566	70.26	5316	766	1084
0228.04	Moderate	No	78.08	\$134,600	\$105,096	\$91,250	4936	74.37	3671	413	636
0228.05	Upper	No	128.68	\$134,600	\$173,203	\$150,368	4181	62.11	2597	707	1061
0229.01	Upper	No	130.69	\$134,600	\$175,909	\$152,720	3000	47.27	1418	910	1126
0229.02	Upper	No	154.06	\$134,600	\$207,365	\$180,031	6821	44.16	3012	1810	2117
0230.00	Upper	No	144.1	\$134,600	\$193,959	\$168,393	7193	49.33	3548	1456	1821
0231.00	Upper	No	137.77	\$134,600	\$185,438	\$161,000	4158	49.25	2048	1150	1509
0232.01	Middle	No	88.31	\$134,600	\$118,865	\$103,200	6652	71.21	4737	824	803



# FFIEC Census Reports

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0232.02	Moderate	No	68.73	\$134,600	\$92,511	\$80,323	5017	66.99	3361	690	890
0233.00	Middle	No	118.4	\$134,600	\$159,366	\$138,355	6895	47.11	3248	1799	2346
0234.01	Middle	No	118.57	\$134,600	\$159,595	\$138,553	4206	57.66	2425	904	1203
0234.03	Upper	No	129.25	\$134,600	\$173,971	\$151,042	4371	43.72	1911	1140	1398
0234.04	Upper	No	132.95	\$134,600	\$178,951	\$155,357	3442	28.36	976	1129	1173
0235.00	Upper	No	131.84	\$134,600	\$177,457	\$154,063	4063	48.86	1985	979	1273
0236.01	Upper	No	134.5	\$134,600	\$181,037	\$157,171	4412	53.13	2344	966	1039
0236.03	Middle	No	115.64	\$134,600	\$155,651	\$135,130	6705	71.1	4767	866	1386
0236.04	Middle	No	90.05	\$134,600	\$121,207	\$105,234	6581	60.67	3993	1157	1735
0237.01	Upper	No	155.99	\$134,600	\$209,963	\$182,283	4254	43.46	1849	1271	1377
0237.02	Upper	No	213.94	\$134,600	\$287,963	\$250,001	1165	67.55	787	27	17
0238.01	Middle	No	99.73	\$134,600	\$134,237	\$116,538	3536	54.13	1914	501	729
0238.05	Upper	No	176.3	\$134,600	\$237,300	\$206,016	3076	55.66	1712	356	53
0238.06	Middle	No	114.53	\$134,600	\$154,157	\$133,839	3115	59.29	1847	42	61
0238.07	Upper	No	158.36	\$134,600	\$213,153	\$185,054	5750	50.52	2905	603	128
0238.08	Middle	No	115.05	\$134,600	\$154,857	\$134,444	2869	64.1	1839	157	38
0239.01	Upper	No	163.62	\$134,600	\$220,233	\$191,205	4551	41.42	1885	1013	1255
0239.02	Upper	No	212.1	\$134,600	\$285,487	\$247,847	3040	41.38	1258	921	1002
0240.01	Upper	No	196.58	\$134,600	\$264,597	\$229,712	4791	56.71	2717	1201	1421
0240.02	Upper	No	151.01	\$134,600	\$203,259	\$176,466	4230	52.74	2231	884	964
0241.00	Upper	No	213.94	\$134,600	\$287,963	\$250,001	4717	38.1	1797	1663	1986
0242.00	Upper	No	213.94	\$134,600	\$287,963	\$250,001	2898	37.41	1084	1010	1290
0243.01	Middle	No	116.53	\$134,600	\$156,849	\$136,176	5153	42.25	2177	866	531
0243.02	Upper	No	189.65	\$134,600	\$255,269	\$221,613	3954	35.46	1402	1205	1473
0244.00	Middle	No	109.53	\$134,600	\$147,427	\$128,000	3053	39.44	1204	471	548
0245.00	Upper	No	207.12	\$134,600	\$278,784	\$242,031	5192	36.11	1875	1494	1856

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0246.01	Upper	No	213.94	\$134,600	\$287,963	\$250,001	4665	31.3	1460	1560	1835
0246.02	Upper	No	213.94	\$134,600	\$287,963	\$250,001	3731	33.42	1247	1183	1275
0247.01	Middle	No	106.7	\$134,600	\$143,618	\$124,688	4053	58.25	2361	878	1019
0247.03	Upper	No	145.23	\$134,600	\$195,480	\$169,716	3984	45.21	1801	1278	1354
0247.04	Upper	No	121.8	\$134,600	\$163,943	\$142,337	3799	47.7	1812	1140	1309
0248.00	Middle	No	110.26	\$134,600	\$148,410	\$128,849	6299	62.96	3966	1265	1749
0249.01	Upper	No	143.01	\$134,600	\$192,491	\$167,120	5344	65.66	3509	1452	1757
0249.02	Upper	No	164.38	\$134,600	\$221,255	\$192,083	4176	56.49	2359	1194	1413
0249.04	Upper	No	187.43	\$134,600	\$252,281	\$219,018	2908	64	1861	986	1077
0249.05	Upper	No	198.96	\$134,600	\$267,800	\$232,500	4115	58.37	2402	1193	1451
0250.01	Upper	No	159.68	\$134,600	\$214,929	\$186,591	5638	51.29	2892	1920	2156
0250.05	Upper	No	173.39	\$134,600	\$233,383	\$202,614	6163	56.06	3455	1474	1396
0250.06	Upper	No	165.91	\$134,600	\$223,315	\$193,875	6613	44.93	2971	1889	2025
0250.07	Upper	No	142.77	\$134,600	\$192,168	\$166,840	4868	52.2	2541	1101	1190
0250.08	Upper	No	186.73	\$134,600	\$251,339	\$218,203	2499	46.54	1163	700	854
0251.01	Middle	No	91.83	\$134,600	\$123,603	\$107,308	6028	55.87	3368	1185	1639
0251.03	Middle	No	90	\$134,600	\$121,140	\$105,179	5073	64.79	3287	1023	1309
0251.04	Upper	No	136.69	\$134,600	\$183,985	\$159,732	4354	55.17	2402	1248	1376
0252.01	Middle	No	96.59	\$134,600	\$130,010	\$112,869	3965	52.53	2083	1192	1292
0252.02	Middle	No	98.09	\$134,600	\$132,029	\$114,625	4674	55.76	2606	1029	1639
0253.02	Low	No	44.53	\$134,600	\$59,937	\$52,039	5292	57.8	3059	407	960
0253.03	Middle	No	83.2	\$134,600	\$111,987	\$97,232	2986	56.76	1695	202	395
0253.04	Middle	No	118.77	\$134,600	\$159,864	\$138,787	3733	43.08	1608	828	1105
0254.01	Moderate	No	52.24	\$134,600	\$70,315	\$61,047	3997	66.12	2643	599	945
0254.02	Moderate	No	62.31	\$134,600	\$83,869	\$72,813	3785	63.67	2410	500	740
0255.00	Moderate	No	63.49	\$134,600	\$85,458	\$74,190	5314	61.69	3278	972	1301

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0256.01	Moderate	No	68.54	\$134,600	\$92,255	\$80,100	5366	64.42	3457	1150	1439
0256.02	Upper	No	125.98	\$134,600	\$169,569	\$147,216	7173	51.07	3663	1998	2135
0257.02	Middle	No	89.18	\$134,600	\$120,036	\$104,214	3606	48.59	1752	864	1008
0257.03	Moderate	No	62.42	\$134,600	\$84,017	\$72,949	3428	57.26	1963	365	481
0257.04	Middle	No	81.7	\$134,600	\$109,968	\$95,475	2986	44.27	1322	529	800
0258.03	Moderate	No	66.16	\$134,600	\$89,051	\$77,321	5261	61.7	3246	796	891
0258.04	Moderate	No	75.3	\$134,600	\$101,354	\$88,000	3757	52.68	1979	926	1257
0258.05	Moderate	No	71.63	\$134,600	\$96,414	\$83,704	5606	61.88	3469	1090	1128
0258.06	Moderate	No	75.36	\$134,600	\$101,435	\$88,065	5303	69.45	3683	1070	1346
0260.01	Middle	No	91.42	\$134,600	\$123,051	\$106,830	5551	65.59	3641	1705	2181
0260.03	Moderate	No	52.35	\$134,600	\$70,463	\$61,182	4599	82.3	3785	238	464
0260.04	Middle	No	95.12	\$134,600	\$128,032	\$111,154	3927	68.91	2706	944	1260
0261.01	Moderate	No	71.61	\$134,600	\$96,387	\$83,681	4052	75.81	3072	777	1096
0261.02	Moderate	No	60.97	\$134,600	\$82,066	\$71,250	3646	82.8	3019	860	1071
0262.00	Moderate	No	70.72	\$134,600	\$95,189	\$82,644	6469	67.94	4395	526	713
0263.00	Moderate	No	61.35	\$134,600	\$82,577	\$71,696	1743	71.03	1238	316	500
0264.00	Low	No	49.42	\$134,600	\$66,519	\$57,755	5982	63.57	3803	961	1056
0265.00	Low	No	42.63	\$134,600	\$57,380	\$49,826	4384	69.64	3053	579	1330
0266.00	Middle	No	93.03	\$134,600	\$125,218	\$108,712	2484	56.16	1395	612	855
0267.00	Moderate	No	75.39	\$134,600	\$101,475	\$88,098	5856	44.83	2625	1204	1643
0268.01	Low	No	46.52	\$134,600	\$62,616	\$54,365	6594	73.1	4820	1112	1532
0268.02	Moderate	No	62.52	\$134,600	\$84,152	\$73,063	6238	72.7	4535	1180	1688
0270.00	Moderate	No	71.43	\$134,600	\$96,145	\$83,472	3453	61.31	2117	753	1107
0271.00	Low	No	40.26	\$134,600	\$54,190	\$47,054	3773	66.34	2503	581	813
0272.00	Moderate	No	79.51	\$134,600	\$107,020	\$92,917	2931	70.11	2055	445	707
0273.00	Moderate	No	68.46	\$134,600	\$92,147	\$80,000	6670	75.41	5030	1004	1304

**FFIEC Census Reports**  
**2022 FFIEC Census Report - Summary Census Demographic Information**

**State:** 53 - WASHINGTON (WA)  
**County:** 033 - KING COUNTY  
**Tract:** ALL TRACTS

**\* Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0274.00	Moderate	No	75.02	\$134,600	\$100,977	\$87,672	5781	63.05	3645	1384	1760
0275.00	Moderate	No	66.14	\$134,600	\$89,024	\$77,297	4977	55.19	2747	1113	1642
0276.00	Middle	No	82.36	\$134,600	\$110,857	\$96,250	4324	52.17	2256	838	1029
0277.01	Middle	No	114.27	\$134,600	\$153,807	\$133,529	5884	16.91	995	1847	2562
0277.02	Middle	No	92.5	\$134,600	\$124,505	\$108,094	5171	14.77	764	2054	2677
0278.00	Middle	No	109.34	\$134,600	\$147,172	\$127,778	3316	18.64	618	1211	1376
0279.01	Middle	No	94.67	\$134,600	\$127,426	\$110,625	3757	33.06	1242	1173	1524
0279.02	Middle	No	83.92	\$134,600	\$112,956	\$98,068	3885	48.96	1902	491	419
0280.00	Moderate	No	52.48	\$134,600	\$70,638	\$61,332	3797	69.84	2652	493	560
0281.00	Moderate	No	63.23	\$134,600	\$85,108	\$73,897	2934	84.01	2465	362	501
0282.00	Low	No	46.9	\$134,600	\$63,127	\$54,805	5128	73.81	3785	792	920
0283.00	Middle	No	94.89	\$134,600	\$127,722	\$110,893	6194	64.85	4017	1522	1820
0284.02	Moderate	No	56.3	\$134,600	\$75,780	\$65,799	5921	76.41	4524	747	1212
0284.03	Moderate	No	59.48	\$134,600	\$80,060	\$69,514	5787	68.53	3966	1235	1390
0285.00	Moderate	No	78.34	\$134,600	\$105,446	\$91,550	4680	56.92	2664	923	981
0286.00	Middle	No	101.7	\$134,600	\$136,888	\$118,846	6662	25.11	1673	1941	2244
0287.00	Middle	No	98.74	\$134,600	\$132,904	\$115,387	5418	37.12	2011	1512	1867
0288.01	Moderate	No	78.08	\$134,600	\$105,096	\$91,250	3732	51.69	1929	492	619
0288.02	Moderate	No	55.7	\$134,600	\$74,972	\$65,090	6976	73.58	5133	746	1194
0289.01	Middle	No	84.73	\$134,600	\$114,047	\$99,013	3653	39.89	1457	885	751
0289.02	Moderate	No	52.81	\$134,600	\$71,082	\$61,719	7177	74.93	5378	760	1141
0290.01	Middle	No	88.1	\$134,600	\$118,583	\$102,955	4485	38.62	1732	1324	1488
0290.03	Moderate	No	52.83	\$134,600	\$71,109	\$61,745	6266	65.29	4091	1014	1440
0290.04	Low	No	31.42	\$134,600	\$42,291	\$36,719	4016	78.98	3172	419	642
0291.01	Moderate	No	74.99	\$134,600	\$100,937	\$87,634	4231	73.72	3119	795	932
0291.02	Moderate	No	77.49	\$134,600	\$104,302	\$90,556	4675	62.01	2899	915	1327

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0292.03	Moderate	No	62.83	\$134,600	\$84,569	\$73,429	4405	59.73	2631	386	600
0292.05	Moderate	No	65.61	\$134,600	\$88,311	\$76,672	5119	64.6	3307	1230	1292
0292.06	Low	No	45.05	\$134,600	\$60,637	\$52,643	4582	71.41	3272	228	509
0292.07	Middle	No	109.6	\$134,600	\$147,522	\$128,071	2917	61.98	1808	711	852
0292.08	Moderate	No	52.65	\$134,600	\$70,867	\$61,531	4520	71.17	3217	321	441
0293.04	Middle	No	85.77	\$134,600	\$115,446	\$100,234	5750	54.71	3146	1346	1556
0293.05	Middle	No	87.81	\$134,600	\$118,192	\$102,614	4667	63.77	2976	1113	1389
0293.06	Middle	No	93.17	\$134,600	\$125,407	\$108,878	4361	62.23	2714	998	1091
0293.07	Middle	No	95.81	\$134,600	\$128,960	\$111,964	3903	43.81	1710	1190	1385
0293.08	Middle	No	99.48	\$134,600	\$133,900	\$116,250	3534	68.39	2417	982	1144
0293.09	Moderate	No	66.37	\$134,600	\$89,334	\$77,565	5047	62.33	3146	836	1284
0294.03	Moderate	No	78.35	\$134,600	\$105,459	\$91,563	6306	66.18	4173	1381	1723
0294.05	Middle	No	85.64	\$134,600	\$115,271	\$100,083	6269	59.24	3714	1650	1826
0294.06	Middle	No	95.37	\$134,600	\$128,368	\$111,450	5346	59.41	3176	1238	1391
0294.07	Low	No	49.83	\$134,600	\$67,071	\$58,234	5112	67.74	3463	725	1122
0294.08	Moderate	No	64.26	\$134,600	\$86,494	\$75,096	4626	70.49	3261	726	1010
0295.04	Moderate	No	58.94	\$134,600	\$79,333	\$68,878	6469	66.19	4282	646	1080
0295.05	Moderate	No	50.86	\$134,600	\$68,458	\$59,432	3963	69.62	2759	565	555
0295.06	Low	No	34.12	\$134,600	\$45,926	\$39,873	4844	73.06	3539	232	431
0295.07	Middle	No	89.85	\$134,600	\$120,938	\$105,000	3674	54.3	1995	777	926
0295.08	Middle	No	94.47	\$134,600	\$127,157	\$110,395	4165	60.62	2525	944	1166
0296.02	Upper	No	121.05	\$134,600	\$162,933	\$141,458	7288	49.04	3574	1836	2064
0296.03	Middle	No	88.3	\$134,600	\$118,852	\$103,192	3925	69.89	2743	694	1102
0296.04	Moderate	No	58.12	\$134,600	\$78,230	\$67,917	3888	56.61	2201	648	973
0297.01	Moderate	No	50.87	\$134,600	\$68,471	\$59,445	5089	52.74	2684	767	1233
0297.02	Moderate	No	59.14	\$134,600	\$79,602	\$69,118	3226	55.42	1788	724	831

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0298.03	Moderate	No	60.89	\$134,600	\$81,958	\$71,157	4347	61.28	2664	201	510
0298.04	Middle	No	87.42	\$134,600	\$117,667	\$102,155	4468	54.79	2448	1130	1376
0298.05	Middle	No	80.22	\$134,600	\$107,976	\$93,750	5153	50.55	2605	1329	1560
0298.06	Middle	No	87.79	\$134,600	\$118,165	\$102,589	4548	54.05	2458	1387	1717
0299.01	Moderate	No	79.69	\$134,600	\$107,263	\$93,125	4834	43.86	2120	1159	1429
0299.02	Upper	No	122.45	\$134,600	\$164,818	\$143,092	5744	46.78	2687	1408	1676
0300.03	Moderate	No	60.3	\$134,600	\$81,164	\$70,463	6592	56.25	3708	1642	1870
0300.05	Moderate	No	73.2	\$134,600	\$98,527	\$85,547	6117	71.37	4366	1354	1620
0300.06	Moderate	No	53.37	\$134,600	\$71,836	\$62,371	4318	70.77	3056	367	581
0300.07	Low	No	34.05	\$134,600	\$45,831	\$39,799	4554	83.36	3796	88	168
0300.08	Moderate	No	52.41	\$134,600	\$70,544	\$61,250	4745	72.24	3428	736	827
0301.01	Moderate	No	75.5	\$134,600	\$101,623	\$88,229	3772	45.02	1698	781	1485
0301.02	Middle	No	98.26	\$134,600	\$132,258	\$114,826	3694	36.25	1339	1455	1522
0302.01	Moderate	No	69.43	\$134,600	\$93,453	\$81,134	5662	60.1	3403	1227	1657
0302.03	Moderate	No	59.49	\$134,600	\$80,074	\$69,522	4167	71.51	2980	564	664
0302.04	Moderate	No	62.88	\$134,600	\$84,636	\$73,487	3803	56.19	2137	869	943
0303.04	Moderate	No	69.2	\$134,600	\$93,143	\$80,870	4537	56.45	2561	881	1070
0303.05	Moderate	No	65.4	\$134,600	\$88,028	\$76,429	5425	46.23	2508	1298	1753
0303.06	Middle	No	91.07	\$134,600	\$122,580	\$106,419	5864	49.05	2876	1396	1782
0303.08	Moderate	No	64.39	\$134,600	\$86,669	\$75,250	6883	67.03	4614	914	1439
0303.09	Moderate	No	71.35	\$134,600	\$96,037	\$83,382	5906	64.71	3822	738	1483
0303.10	Middle	No	101.78	\$134,600	\$136,996	\$118,938	6466	62.16	4019	1491	1800
0303.11	Moderate	No	74.61	\$134,600	\$100,425	\$87,193	5093	58.81	2995	1215	1471
0303.12	Moderate	No	67.23	\$134,600	\$90,492	\$78,571	5538	61.01	3379	1003	1404
0303.13	Low	No	46.49	\$134,600	\$62,576	\$54,336	4835	67.09	3244	698	963
0303.14	Low	No	44.92	\$134,600	\$60,462	\$52,500	4655	58.93	2743	873	1137

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 033 - KING COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0304.03	Middle	No	95.61	\$134,600	\$128,691	\$111,731	4638	38.27	1775	1444	1643
0304.04	Middle	No	92.94	\$134,600	\$125,097	\$108,611	5264	38.47	2025	1236	1629
0304.05	Middle	No	81.73	\$134,600	\$110,009	\$95,514	3559	36.64	1304	936	1195
0304.06	Moderate	No	72.05	\$134,600	\$96,979	\$84,196	3145	47.28	1487	521	1012
0304.07	Moderate	No	68.01	\$134,600	\$91,541	\$79,479	3151	66.74	2103	528	630
0305.01	Low	No	36.92	\$134,600	\$49,694	\$43,148	2985	44.02	1314	195	353
0305.03	Moderate	No	63.63	\$134,600	\$85,646	\$74,360	6406	56.09	3593	1010	1602
0305.04	Moderate	No	58.53	\$134,600	\$78,781	\$68,399	5137	48.51	2492	873	1484



# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 029 - ISLAND COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9701.00	Middle	No	89.47	\$79,600	\$71,218	\$63,036	2830	22.69	642	888	1277
9702.00	Moderate	No	58.25	\$79,600	\$46,367	\$41,042	1788	49.89	892	22	73
9703.00	Middle	No	111.5	\$79,600	\$88,754	\$78,561	5475	22.45	1229	1266	2196
9704.01	Middle	No	103.03	\$79,600	\$82,012	\$72,589	3468	35.03	1215	847	1293
9704.02	Middle	No	99.85	\$79,600	\$79,481	\$70,353	3302	46	1519	618	1416
9705.00	Middle	No	118.18	\$79,600	\$94,071	\$83,266	6853	27.78	1904	2011	2661
9706.01	Middle	No	84.8	\$79,600	\$67,501	\$59,750	3561	41.14	1465	663	1043
9706.02	Middle	No	98.17	\$79,600	\$78,143	\$69,167	3541	33.61	1190	684	1041
9707.00	Middle	No	82.53	\$79,600	\$65,694	\$58,145	2163	38.28	828	303	705
9708.00	Middle	No	105.33	\$79,600	\$83,843	\$74,211	2767	34.84	964	711	1246
9709.00	Moderate	No	74.9	\$79,600	\$59,620	\$52,774	5066	48.22	2443	12	1571
9710.00	Upper	No	121.54	\$79,600	\$96,746	\$85,631	5158	20.18	1041	1843	2501
9711.00	Middle	No	100.66	\$79,600	\$80,125	\$70,921	3610	19.17	692	1351	1900
9713.01	Upper	No	155.5	\$79,600	\$123,778	\$109,554	2423	14.2	344	1073	1583
9713.02	Upper	No	147.99	\$79,600	\$117,800	\$104,265	2414	12.22	295	1214	1808
9714.00	Upper	No	130.72	\$79,600	\$104,053	\$92,099	4713	12.16	573	1845	2445
9715.00	Upper	No	140.16	\$79,600	\$111,567	\$98,750	3848	10.81	416	1401	1935
9716.00	Upper	No	126.19	\$79,600	\$100,447	\$88,906	4365	15.76	688	1614	1880
9717.00	Upper	No	125.51	\$79,600	\$99,906	\$88,429	4430	14.2	629	1772	2511
9718.00	Upper	No	134.45	\$79,600	\$107,022	\$94,727	2851	12.84	366	853	1905
9719.00	Upper	No	148.39	\$79,600	\$118,118	\$104,545	4067	13.06	531	1534	2508
9720.00	Upper	No	137.66	\$79,600	\$109,577	\$96,985	4275	14.01	599	1359	2311
9721.00	Upper	No	158.46	\$79,600	\$126,134	\$111,645	3889	13.78	536	1243	2063
9922.01	Unknown	No	0	\$79,600	\$0	\$0	0	0	0	0	0



## FFIEC Census Reports

### 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 061 - SNOHOMISH COUNTY

Tract: ALL TRACTS

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0401.00	Middle	No	101.47	\$134,600	\$136,579	\$118,571	4372	24.57	1074	1204	1607
0402.00	Low	No	48.9	\$134,600	\$65,819	\$57,143	5538	43.63	2416	602	1521
0403.00	Middle	No	96.6	\$134,600	\$130,024	\$112,882	3108	24.13	750	769	1166
0404.00	Moderate	No	67.42	\$134,600	\$90,747	\$78,787	4564	33.74	1540	886	1521
0405.00	Moderate	No	68.46	\$134,600	\$92,147	\$80,000	2556	30.05	768	583	929
0407.00	Low	No	45.22	\$134,600	\$60,866	\$52,841	4542	31.97	1452	535	958
0408.00	Middle	No	89.36	\$134,600	\$120,279	\$104,423	3327	28.58	951	413	720
0409.00	Middle	No	97.51	\$134,600	\$131,248	\$113,947	3052	25.69	784	811	973
0410.00	Middle	No	87.93	\$134,600	\$118,354	\$102,750	5904	31.64	1868	1204	1902
0411.00	Moderate	No	74.42	\$134,600	\$100,169	\$86,970	5036	35.13	1769	1483	1907
0412.01	Moderate	No	72.37	\$134,600	\$97,410	\$84,567	3439	39.6	1362	774	1192
0412.02	Moderate	No	66.44	\$134,600	\$89,428	\$77,643	5980	42.84	2562	1155	1534
0413.01	Middle	No	119.77	\$134,600	\$161,210	\$139,961	5646	27.36	1545	1724	1921
0413.03	Moderate	No	76.94	\$134,600	\$103,561	\$89,912	4886	42.61	2082	1071	1340
0413.04	Upper	No	125.15	\$134,600	\$168,452	\$146,250	3005	27.79	835	888	971
0414.00	Moderate	No	75.49	\$134,600	\$101,610	\$88,218	6219	41.55	2584	1273	2133
0415.00	Moderate	No	69.05	\$134,600	\$92,941	\$80,694	2055	34.65	712	421	660
0416.01	Middle	No	101.8	\$134,600	\$137,023	\$118,967	6205	38.34	2379	1958	2129
0416.05	Middle	No	91.12	\$134,600	\$122,648	\$106,486	6006	35.35	2123	1546	1673
0416.06	Moderate	No	65.54	\$134,600	\$88,217	\$76,587	7143	45.33	3238	1008	1457
0416.07	Upper	No	127.79	\$134,600	\$172,005	\$149,338	3829	29.88	1144	1021	1178
0416.09	Middle	No	99.75	\$134,600	\$134,264	\$116,565	3436	30.36	1043	1411	1505

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 061 - SNOHOMISH COUNTY

Tract: ALL TRACTS

**\* Will automatically be included in the 2023 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0416.10	Middle	No	110.28	\$134,600	\$148,437	\$128,875	4020	35.5	1427	1015	1253
0417.01	Moderate	No	70.63	\$134,600	\$95,068	\$82,537	5850	47.23	2763	1514	1808
0417.03	Middle	No	105.66	\$134,600	\$142,218	\$123,478	7305	49.46	3613	2049	2382
0417.04	Middle	No	102.77	\$134,600	\$138,328	\$120,093	6652	43.82	2915	1110	1172
0418.05	Moderate	No	73.86	\$134,600	\$99,416	\$86,319	6354	52.3	3323	1210	1359
0418.08	Moderate	No	53.48	\$134,600	\$71,984	\$62,500	4539	47.54	2158	1019	1251
0418.09	Low	No	48.6	\$134,600	\$65,416	\$56,802	5609	57.23	3210	822	1121
0418.10	Moderate	No	54.99	\$134,600	\$74,017	\$64,262	5362	57.67	3092	511	641
0418.12	Moderate	No	70.84	\$134,600	\$95,351	\$82,782	6450	55.97	3610	1055	1101
0418.13	Moderate	No	64.93	\$134,600	\$87,396	\$75,877	4360	55.8	2433	625	960
0418.14	Low	No	34.82	\$134,600	\$46,868	\$40,699	4542	49.41	2244	938	1011
0418.15	Moderate	No	62.1	\$134,600	\$83,587	\$72,568	3893	57.56	2241	702	653
0418.16	Middle	No	101.2	\$134,600	\$136,215	\$118,265	5070	60.41	3063	1191	1500
0419.01	Moderate	No	64.04	\$134,600	\$86,198	\$74,836	6645	55.3	3675	1237	1767
0419.04	Low	No	48.59	\$134,600	\$65,402	\$56,789	6104	61.78	3771	473	925
0419.05	Moderate	No	75.3	\$134,600	\$101,354	\$88,000	5999	53.36	3201	725	1031
0419.06	Low	No	31.06	\$134,600	\$41,807	\$36,295	3844	60.48	2325	385	554
0419.07	Low	No	46.47	\$134,600	\$62,549	\$54,313	3899	54.55	2127	599	807
0420.01	Middle	No	102.5	\$134,600	\$137,965	\$119,784	6030	32.22	1943	1597	1745
0420.03	Upper	No	126.89	\$134,600	\$170,794	\$148,281	3338	26.9	898	1136	1177
0420.04	Middle	No	96.47	\$134,600	\$129,849	\$112,738	4952	44.26	2192	1177	1710
0420.05	Upper	No	132.04	\$134,600	\$177,726	\$154,295	5377	40	2151	1796	1923

# FFIEC Census Reports

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 53 - WASHINGTON (WA)

County: 061 - SNOHOMISH COUNTY

Tract: ALL TRACTS

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0420.06	Moderate	No	75.47	\$134,600	\$101,583	\$88,194	5143	48.9	2515	845	696
0501.01	Middle	No	108.75	\$134,600	\$146,378	\$127,083	2861	33.1	947	787	1004
0501.02	Moderate	No	66.5	\$134,600	\$89,509	\$77,713	6100	49.02	2990	1368	1202
0502.00	Middle	No	108.72	\$134,600	\$146,337	\$127,045	4387	24.21	1062	1427	1532
0503.00	Upper	No	124.9	\$134,600	\$168,115	\$145,960	5552	19.38	1076	1759	2042
0504.02	Middle	No	93.24	\$134,600	\$125,501	\$108,958	5693	29.62	1686	1625	1852
0504.03	Middle	No	112.06	\$134,600	\$150,833	\$130,946	3912	21.4	837	1123	1128
0504.04	Middle	No	84.01	\$134,600	\$113,077	\$98,177	3567	38.46	1372	1078	1214
0505.01	Middle	No	89.18	\$134,600	\$120,036	\$104,213	3704	14.34	531	1216	476
0505.02	Middle	No	102.43	\$134,600	\$137,871	\$119,700	3714	16.32	606	1596	1545
0506.00	Upper	No	182.7	\$134,600	\$245,914	\$213,500	1286	20.84	268	403	446
0507.00	Middle	No	104.02	\$134,600	\$140,011	\$121,552	6596	28.09	1853	1459	1743
0508.00	Middle	No	96.58	\$134,600	\$129,997	\$112,857	6619	33.21	2198	1888	2058
0509.00	Middle	No	80.94	\$134,600	\$108,945	\$94,583	3497	45.9	1605	798	909
0510.00	Moderate	No	78	\$134,600	\$104,988	\$91,154	4663	45.06	2101	902	989
0511.00	Middle	No	85.71	\$134,600	\$115,366	\$100,164	4182	38.5	1610	983	1425
0512.00	Middle	No	87.56	\$134,600	\$117,856	\$102,328	4613	41.99	1937	1173	1609
0513.01	Moderate	No	75.5	\$134,600	\$101,623	\$88,232	3935	39.34	1548	773	1086
0513.02	Moderate	No	61.15	\$134,600	\$82,308	\$71,464	3473	35.01	1216	703	856
0514.01	Moderate	No	50.78	\$134,600	\$68,350	\$59,345	4239	56.95	2414	531	970
0514.02	Moderate	No	58.98	\$134,600	\$79,387	\$68,923	4224	58	2450	660	904
0515.00	Moderate	No	52.34	\$134,600	\$70,450	\$61,163	5707	46.94	2679	972	1502

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0516.01	Middle	No	81.41	\$134,600	\$109,578	\$95,133	5552	50.97	2830	1059	1497
0516.02	Moderate	No	73.38	\$134,600	\$98,769	\$85,750	4214	35.88	1512	1165	1334
0517.01	Moderate	No	62.16	\$134,600	\$83,667	\$72,637	6015	49.78	2994	1299	1539
0517.02	Moderate	No	78.53	\$134,600	\$105,701	\$91,771	5129	48.24	2474	904	1198
0518.02	Middle	No	94.72	\$134,600	\$127,493	\$110,689	6942	57.71	4006	1627	1847
0518.03	Moderate	No	54.62	\$134,600	\$73,519	\$63,826	6998	55.96	3916	868	1235
0518.04	Middle	No	81.14	\$134,600	\$109,214	\$94,821	6172	59.58	3677	1359	1494
0519.12	Middle	No	117.53	\$134,600	\$158,195	\$137,344	2373	22.12	525	714	794
0519.13	Middle	No	110.01	\$134,600	\$148,073	\$128,553	4574	30.1	1377	1404	1569
0519.14	Middle	No	103.22	\$134,600	\$138,934	\$120,625	4306	27.29	1175	1457	1735
0519.16	Upper	No	120.71	\$134,600	\$162,476	\$141,055	4504	33.68	1517	1185	1453
0519.17	Middle	No	115.83	\$134,600	\$155,907	\$135,357	4223	27.4	1157	1468	1597
0519.18	Upper	No	121.03	\$134,600	\$162,906	\$141,438	6077	38.11	2316	1869	1995
0519.21	Middle	No	93.16	\$134,600	\$125,393	\$108,864	5941	50.28	2987	1257	1449
0519.22	Upper	No	121.41	\$134,600	\$163,418	\$141,875	6110	46.37	2833	1444	1780
0519.26	Upper	No	134.58	\$134,600	\$181,145	\$157,269	6079	50.22	3053	1678	1929
0519.27	Middle	No	116.03	\$134,600	\$156,176	\$135,588	6072	45.5	2763	1589	1825
0519.28	Moderate	No	72.63	\$134,600	\$97,760	\$84,879	5808	54.44	3162	797	1082
0519.29	Middle	No	83.64	\$134,600	\$112,579	\$97,738	5026	52.27	2627	738	1119
0519.30	Middle	No	84.15	\$134,600	\$113,266	\$98,333	4660	43.61	2032	1195	1547
0519.31	Upper	No	120.2	\$134,600	\$161,789	\$140,463	4474	44.97	2012	984	1280
0519.32	Upper	No	121.33	\$134,600	\$163,310	\$141,786	4083	32.55	1329	1237	1565

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0519.33	Middle	No	118.98	\$134,600	\$160,147	\$139,032	3382	55.94	1892	867	1024
0519.34	Middle	No	107.86	\$134,600	\$145,180	\$126,042	3974	45.55	1810	962	1115
0519.35	Middle	No	93.27	\$134,600	\$125,541	\$109,000	3477	42.05	1462	915	1069
0519.36	Moderate	No	79.34	\$134,600	\$106,792	\$92,716	4524	55.64	2517	366	604
0519.37	Upper	No	143.81	\$134,600	\$193,568	\$168,050	4901	54.81	2686	1326	1516
0519.38	Middle	No	102.63	\$134,600	\$138,140	\$119,928	4820	54.56	2630	804	962
0520.04	Upper	No	128.03	\$134,600	\$172,328	\$149,611	6540	37.25	2436	1592	1997
0520.05	Upper	No	125.15	\$134,600	\$168,452	\$146,250	5892	32.55	1918	1622	1617
0520.06	Middle	No	115.76	\$134,600	\$155,813	\$135,278	4291	36.7	1575	1139	1362
0520.07	Middle	No	112.55	\$134,600	\$151,492	\$131,528	5408	47.21	2553	1551	1727
0520.08	Upper	No	120.39	\$134,600	\$162,045	\$140,688	4665	49.47	2308	976	1223
0520.09	Upper	No	157	\$134,600	\$211,322	\$183,463	4196	69.78	2928	1065	1209
0520.10	Middle	No	111.81	\$134,600	\$150,496	\$130,654	3955	53.45	2114	1238	1291
0521.04	Middle	No	92.74	\$134,600	\$124,828	\$108,376	3891	32.07	1248	1227	1600
0521.05	Middle	No	119.38	\$134,600	\$160,685	\$139,500	1977	21.9	433	636	744
0521.07	Upper	No	143.58	\$134,600	\$193,259	\$167,778	8325	58.31	4854	2224	2796
0521.08	Upper	No	144.04	\$134,600	\$193,878	\$168,320	6124	19.11	1170	1818	2087
0521.12	Upper	No	130.07	\$134,600	\$175,074	\$152,000	2795	18.18	508	818	935
0521.13	Upper	No	124.84	\$134,600	\$168,035	\$145,882	3163	18.08	572	950	1103
0521.14	Upper	No	132.25	\$134,600	\$178,009	\$154,539	4903	26.76	1312	1463	1575
0521.19	Upper	No	120.14	\$134,600	\$161,708	\$140,391	3192	36.25	1157	856	1019
0521.20	Middle	No	114.32	\$134,600	\$153,875	\$133,591	3496	26.17	915	1119	1248

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0521.21	Middle	No	109.58	\$134,600	\$147,495	\$128,050	3737	31.42	1174	1123	1185
0521.22	Middle	No	109.11	\$134,600	\$146,862	\$127,500	3697	24.21	895	1089	1174
0522.03	Middle	No	110.52	\$134,600	\$148,760	\$129,148	7170	24.14	1731	1850	2032
0522.04	Middle	No	86.66	\$134,600	\$116,644	\$101,268	5450	31.05	1692	1452	1633
0522.06	Upper	No	131.25	\$134,600	\$176,663	\$153,375	5244	16.8	881	1685	1740
0522.07	Middle	No	102.25	\$134,600	\$137,629	\$119,491	6014	17.69	1064	1749	2032
0522.08	Moderate	No	55.18	\$134,600	\$74,272	\$64,489	4367	40.65	1775	663	1081
0522.10	Middle	No	80.61	\$134,600	\$108,501	\$94,198	2060	38.93	802	361	636
0522.11	Moderate	No	72.93	\$134,600	\$98,164	\$85,227	3162	42.13	1332	109	194
0523.01	Middle	No	109.58	\$134,600	\$147,495	\$128,056	5309	17.91	951	1605	1739
0523.02	Middle	No	111.25	\$134,600	\$149,743	\$130,000	4175	15.35	641	1511	1744
0524.01	Moderate	No	69.85	\$134,600	\$94,018	\$81,625	4151	18.14	753	1149	1665
0524.02	Middle	No	80.27	\$134,600	\$108,043	\$93,809	4132	22.75	940	653	1361
0525.02	Middle	No	109.8	\$134,600	\$147,791	\$128,313	5336	19.43	1037	1566	1889
0525.04	Middle	No	98.14	\$134,600	\$132,096	\$114,688	2999	20.57	617	774	1067
0525.05	Middle	No	91.1	\$134,600	\$122,621	\$106,463	5301	33.03	1751	1225	1468
0525.06	Moderate	No	78.18	\$134,600	\$105,230	\$91,361	5058	30.9	1563	1278	1804
0526.03	Middle	No	110.88	\$134,600	\$149,244	\$129,570	2881	19.33	557	743	948
0526.04	Middle	No	81.59	\$134,600	\$109,820	\$95,345	5747	29.39	1689	1246	1793
0526.05	Middle	No	87.9	\$134,600	\$118,313	\$102,721	6316	19.52	1233	1527	1733
0526.06	Middle	No	93.6	\$134,600	\$125,986	\$109,375	5618	21.36	1200	1445	1971
0526.07	Middle	No	92.45	\$134,600	\$124,438	\$108,040	6670	23.19	1547	1724	2050



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0527.01	Middle	No	92.65	\$134,600	\$124,707	\$108,269	2080	22.4	466	528	640
0527.06	Middle	No	90.49	\$134,600	\$121,800	\$105,750	6111	34.05	2081	1824	2058
0527.07	Middle	No	98.11	\$134,600	\$132,056	\$114,647	5112	32.63	1668	1112	1560
0527.08	Middle	No	95.14	\$134,600	\$128,058	\$111,183	5330	32.01	1706	1697	1926
0527.09	Middle	No	89.79	\$134,600	\$120,857	\$104,931	3624	28.78	1043	929	1183
0527.10	Middle	No	89.36	\$134,600	\$120,279	\$104,426	4502	30.85	1389	1461	1564
0527.11	Middle	No	84.45	\$134,600	\$113,670	\$98,692	5031	35.66	1794	1291	1379
0528.03	Middle	No	82.03	\$134,600	\$110,412	\$95,859	6245	34.43	2150	1824	2324
0528.05	Middle	No	80.31	\$134,600	\$108,097	\$93,854	4443	29.75	1322	1267	1816
0528.07	Moderate	No	72.69	\$134,600	\$97,841	\$84,952	4205	33.51	1409	1174	1489
0528.08	Middle	No	88.75	\$134,600	\$119,458	\$103,712	4215	34.8	1467	1086	1303
0528.09	Middle	No	92.98	\$134,600	\$125,151	\$108,659	3794	40.35	1531	989	1354
0528.10	Middle	No	91.95	\$134,600	\$123,765	\$107,448	3835	29.99	1150	1323	1457
0529.03	Low	No	43.03	\$134,600	\$57,918	\$50,288	4386	38.39	1684	686	1344
0529.04	Moderate	No	71.16	\$134,600	\$95,781	\$83,154	5382	32.44	1746	1322	1726
0529.05	Moderate	No	55.09	\$134,600	\$74,151	\$64,375	4606	39.58	1823	704	1396
0529.06	Moderate	No	66.39	\$134,600	\$89,361	\$77,583	4788	30.1	1441	1213	1611
0531.01	Moderate	No	78.08	\$134,600	\$105,096	\$91,250	5527	29.44	1627	1070	1360
0531.02	Moderate	No	69.12	\$134,600	\$93,036	\$80,769	5498	19.9	1094	1688	1880
0532.01	Moderate	No	77.86	\$134,600	\$104,800	\$90,985	4289	17.07	732	1327	1717
0532.02	Middle	No	100.53	\$134,600	\$135,313	\$117,480	4609	16.38	755	1583	1979
0533.01	Moderate	No	75.04	\$134,600	\$101,004	\$87,688	7462	19.97	1490	1820	2286

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0533.02	Middle	No	87.89	\$134,600	\$118,300	\$102,706	6654	17.24	1147	1930	2486
0534.00	Middle	No	87.19	\$134,600	\$117,358	\$101,895	6058	13.95	845	1918	2293
0535.05	Middle	No	89.08	\$134,600	\$119,902	\$104,096	5889	16.22	955	1768	2083
0535.06	Moderate	No	74.73	\$134,600	\$100,587	\$87,333	5952	14.25	848	1684	2522
0535.07	Middle	No	100.75	\$134,600	\$135,610	\$117,730	5296	23.32	1235	1856	2092
0535.08	Middle	No	91.81	\$134,600	\$123,576	\$107,284	3575	21.09	754	1038	1361
0535.09	Moderate	No	58.51	\$134,600	\$78,754	\$68,382	4164	31.15	1297	1009	1535
0535.10	Moderate	No	71.67	\$134,600	\$96,468	\$83,750	3704	22.89	848	905	1519
0535.11	Moderate	No	67.53	\$134,600	\$90,895	\$78,917	3540	24.12	854	675	806
0536.03	Middle	No	102.87	\$134,600	\$138,463	\$120,208	4358	14.94	651	1492	1676
0536.04	Middle	No	85.89	\$134,600	\$115,608	\$100,369	5251	20.49	1076	1409	1945
0536.05	Middle	No	93.71	\$134,600	\$126,134	\$109,505	3035	13.08	397	922	1089
0536.06	Middle	No	98.85	\$134,600	\$133,052	\$115,515	3788	15.07	571	1164	1806
0537.00	Moderate	No	63.22	\$134,600	\$85,094	\$73,875	3282	14.44	474	944	1605
0538.01	Middle	No	80.94	\$134,600	\$108,945	\$94,583	3813	18.62	710	1267	2113
0538.02	Moderate	No	67.37	\$134,600	\$90,680	\$78,725	6122	25.73	1575	1725	2360
0538.03	Moderate	No	67.03	\$134,600	\$90,222	\$78,333	5907	21.26	1256	1748	2111
9400.01	Middle	No	84.57	\$134,600	\$113,831	\$98,833	6476	40.95	2652	1852	2517
9400.02	Moderate	No	76.96	\$134,600	\$103,588	\$89,934	4493	41.73	1875	1043	1607
9900.02	Unknown	No	0	\$134,600	\$0	\$0	0	0	0	0	0
9901.00	Unknown	No	0	\$134,600	\$0	\$0	0	0	0	0	0



## Coastal Community Bank Branch Locations

### Branch and ATM Locations

Location	Branch Address	Mailing Address	Phone	Lobby Hours	Drive Thru Hours	Open Date	Census Tract	Income Level
Administrative Offices	5415 Evergreen Way, Everett, WA 98203	PO Box 12220, Everett, WA 98206	(425) 257-9000	Mon-Fri - 9:00am - 5:00pm	NA	January-2015	0411.00	Moderate
Arlington	525 N Olympic Ave, Arlington, WA 98223	525 N Olympic Ave, Arlington, WA 98223	(360) 436-4980	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	June-2020	0535.10	Moderate
Camano Island	818 North Sunrise Blvd, Unit B, Camano Island, WA 98282	818 Unit B Sunrise, Camano Island, WA 98282	(360) 387-8861	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	March-2005	9715.00	Upper
Darrington	1220 SR 530, Darrington, WA 98241	PO Box 90, Darrington, WA 98241	(360) 436-0284	Mon-Fri - 10:00am - 4:00pm	Mon-Fri - 10:00am - 4:00pm ATM available at this branch location	June-2006	0537.00	Moderate
Downtown Everett	2817 Colby Avenue, Everett, WA 98201	PO Box 12220, Everett, WA 98206	(425) 257-1650	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	April-1997	0408.00	Middle
Edmonds	123 3rd Ave S, Edmonds, WA 98020	123 3rd Ave S, Edmonds, WA 98020	(425) 640-3530	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	October-2018	0505.01	Middle
Evergreen Way	5415 Evergreen Way, Everett, WA 98203	5415 Evergreen Way, Everett, WA 98203	(425) 349-2600	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	January-2015	0411.00	Moderate
Marysville	319 State Ave, Suite 105, Marysville WA 98270	319 State Ave, Suite 105, Marysville WA 98270	(360) 651-5525	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	August-2015	0529.03	Low
Monroe	19351 Hwy 2, Monroe, WA 98272	PO Box 1566, Monroe, WA 98272	(360) 805-5484	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	June-2001	0522.03	Middle
Silver Lake Everett	10520 19th Ave SE, Everett, WA 98208	10520 19th Ave SE, Everett, WA 98208	(425) 357-3660	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	February-2009	0417.01	Moderate
Smokey Point	16419 Smokey Point Blvd, Arlington, WA 98223	PO Box 3748, Arlington, WA 98223	(360) 436-4950	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	April-2013	0528.03	Middle
Snohomish	928 Avenue D, Snohomish, WA 98290	928 Avenue D, Snohomish, WA 98290	(360) 563-5460	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	February-2013	0524.01	Moderate
Stanwood	9818 State Rt 532, Stanwood, WA 98292	9818 State Rt 532, Stanwood, WA 98292	(360) 629-2258	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	June-2008	0533.01	Moderate
Sultan	425 Main St, Sultan, WA 98294	PO Box 1739, Sultan, WA 98294	(360) 793-2881	Mon-Fri - 10:00am - 5:00pm	Mon-Fri - 10:00am - 5:00pm ATM available at this branch location	February-2000	0538.02	Moderate



**Coastal Community Bank  
Branch Locations**

**Branch and ATM Locations**

Location	Branch Address	Mailing Address	Phone	Lobby Hours	Drive Thru Hours	Open Date	Census Tract	Income Level
Woodinville	17601 140th Ave NE, Suite 100, Woodinville, WA 98072	17601 140th Ave NE, Suite 100, Woodinville, WA 98072	(425) 402-3100	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	October-2017	0323.19	Middle
Gold Bar (ATM Only)	101 9th St, Gold Bar, WA 98251	NA	NA	NA	NA	NA	0538.03	Moderate

Coastal Community Bank  
 Branch Open/Close 2021, 2022,2023

Open /Close/Re-located	Location	Branch Address	Old Branch Address ( Re-location )	Open / Close / Re-located Date	Census Tract	Income Level
Open	Arlington	252 Olympic Ave, Arlington, WA 98223	NA	June-2020	535.04	Middle
Sold to Savi Bank	Freeland	1737 Main St, Freeland, WA 98249	NA	April-2021	9719	Upper
Relocated	Stanwood	9818 State Rt 532, Stanwood, WA 98292	9810 State Rt 532, Stanwood, WA 98292	May-2022	533.01	Moderate



## Coastal Community Bank Products & Services

### Personal Products

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#### Deposit

- Personal Checking Accounts
  - Coastal Checking
  - Green Rewards Checking
  - Interest Checking
  - Access Checking (certified Bank On account)
- Personal Savings Accounts
  - Certificates of Deposit (CDs)
  - Individual Retirement Accounts (IRAs)
  - Money Market
  - Personal Savings
- Investment Products (through Elliott Cove Capital Management and Elliott Cove Insurance Agency)
- Bill Pay
- eStatements
- Mobile Banking
- Mobile Wallets
- Sending Money with Zelle
- Deposit Accepting ATM's
- Digital Banking
- Instant Issue Debit Cards
- Personal ICS
- SecurLOCK Equip
- Surcharge-Free ATMs (MoneyPass Network)
- Wire Transfers
- Money Order
- Cashier's Check
- Foreign Currency
- Night Depository

#### Loans

- Home Mortgage Loans
- Home Equity Loans and Lines of Credit
- Titled Collateral Loans (Auto, Boat, RV)
- Overdraft Lines of Credit
- Savings – CD secured Loans
- Construction Loans
- Land Loans

## Commercial Products

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### Deposit

- Business Checking Accounts
  - Community Business Checking
  - Commercial Checking
  - Commercial Analysis Checking
  - Non-Profit Business Checking
  - Non-Profit Community Checking
  - Business Checking IOLTA/IRETA
- Business Certificates of Deposit (CDs)
- Business ICS
- Business Investment Products (through Elliott Cove Capital Management and Elliott Cove Insurance Agency)
- Business Money Market
- Business Savings
- Credit Card Processing
- Deposit Accepting ATM's
- Remote Deposit Capture
- Treasury Management
- Wire Transfers

### Loans

- Coastal Flexline (small loans to businesses) Business Lines of Credit
- Commercial Real Estate Loans
- Construction Loans
- Small Business Administration (SBA) Loans

This list is effective April 1, 2023 and subject to change. The list is an overview of Coastal Community Bank's products and services. Please contact the nearest branch for a full list of products and services.



<b>Account Closure**</b> (within 90 days of opening)	\$10.00 per account	<b>Money Orders</b> Customer Non-Customer	\$4.00 each \$6.00 each
<b>Account Research</b> (minimum 1 hour)	\$40.00 per hour	<b>Night Deposit Drop Bags</b> Locking Zipper Plastic Bags	\$25.00 each \$5.00 each Actual Cost
<b>ATM Transaction*</b> Coastal Community Bank & Money Pass ATMs Out-of-Network ATM Withdrawals Out-of-Network Balance Inquiries or Transfers International Transactions  <i>*Some banks charge a fee to use their ATM machines, we cannot waive these fees.</i>	No Charge \$2.50 per transaction \$1.50 per transaction 1.00% of transaction amount	<b>Non-Conforming Item Processing</b> (Including eChecks)	\$5.00 each
<b>ATM Card   Debit Card</b> ATM Card   Debit Card Replacement ATM Card   Debit Card Expedited Delivery	\$10.00 per card Actual cost	<b>Returned Deposited Items</b> Charged to Same Account Charged to Alternate Account Re-Deposited to Returning Bank Returned Foreign Item	\$10.00 per item \$12.00 per item \$10.00 per item \$25.00 per item
<b>Bagged Coin Handling</b> Sorted Loose Coin Mixed Loose Coin or Partial Bags	\$10.00 per bag \$20.00 per bag	<b>Returned Mail</b>	\$5.00 per occurrence
<b>Canadian Deposited Items</b>	\$5.00 per item	<b>Safe Deposit Box</b> 2x5 3x5 5x5 2x10 3x10 4x10 5x10 10x10 Single Replacement Key Lock Drill and Replacement <i>*Annual Rental Fee is paid by automatic debit from a Coastal checking account. Boxes are based on availability for checking account clients only. Not all box sizes are available at all locations.</i>	Annual Rental* \$30.00 \$35.00 \$45.00 \$40.00 \$55.00 \$65.00 \$75.00 \$125.00 \$30.00 Actual Cost (\$150 minimum)
<b>Cashier's Checks</b> Customer Non-Customer	\$7.00 each \$12.00 each	<b>Starter Checks</b>	\$1.00 per sheet of 4
<b>Check Cashing for Non-Customers</b> State of Washington Checks U.S. Government and Social Security Checks	\$10.00 each \$10.00 each	<b>Statements</b> eStatements Paper Statements Duplicate Paper Statements (per month / per address)	No charge \$2.00 per month \$5.00 per month
<b>Checking and Savings Supplies</b> (Checks, deposit slips, or other banking supplies ordered for your account)	Ask us for pricing	<b>Stop Payment</b> Paper (effective for 6 months) Online (effective for 6 months)	\$35.00 per request \$20.00 per request
<b>Collection</b> Domestic Incoming or Outgoing Foreign Incoming or Outgoing	\$25.00 per item \$50.00 per item	<b>Wire Transfers</b> Incoming - Domestic Outgoing - Domestic Foreign Incoming or Outgoing Domestic Wire Transfer Trace / Amendment Foreign Wire Transfer Trace / Amendment	\$15.00 each \$25.00 each \$30.00 each \$20.00 per request \$30.00 per request
<b>Deposit Verification   Account Rating</b>	\$10.00 each		
<b>Dormant Accounts**</b> (12 Months With No Activity or Contact)	\$6.00 per month		
<b>Foreign Draft</b>	\$30.00 each		
<b>Foreign Currency Exchange</b>	\$20.00 per exchange		
<b>Garnishment, Levy, or Notice to Withhold</b>	\$100.00 per request		
<b>Item Copy Charge</b> Snapshot Statement Check Copy (first 5 free) Reproduce Statement or Tax Document	\$2.00 each \$4.00 each \$5.00 each		
<b>Legal Process</b>	\$100.00 per hour		



<b>Account Closure</b> (within 90 days of opening)	\$10.00 per account	<b>Money Orders</b> Customer Non-Customer	\$4.00 each \$6.00 each
<b>Account Research</b> (minimum 1 hour)	\$40.00 per hour	<b>Night Deposit Drop Bags</b> Locking Zipper Plastic Bags	\$25.00 each \$5.00 each Actual Cost
<b>ATM Transaction*</b> Coastal Community Bank & Money Pass ATMs Out-of-Network ATM Withdrawals Out-of-Network Balance Inquiries or Transfers International Transactions  *Some banks charge a fee to use their ATM machines, we cannot waive these fees.	No Charge \$2.50 per transaction \$1.50 per transaction 1.00% of transaction amount	<b>Non-Conforming Item Processing</b> (Including eChecks)	\$5.00 each
<b>ATM Card   Debit Card</b> ATM Card   Debit Card Replacement ATM Card   Debit Card Expedited Delivery	\$10.00 per card Actual cost	<b>Overdraft and Non-Sufficient Funds Charges</b> Overdraft NSF Overdraft Daily Fee after 5 Consecutive Business Days Overdrawn (\$50.00 maximum per occurrence) *A single item can incur multiple fees if presented multiple times.	\$35.00 per item \$35.00* per occurrence \$5.00 per day
<b>Bagged Coin Handling</b> Sorted Loose Coin Mixed Loose Coin or Partial Bags	\$10.00 per bag \$20.00 per bag	<b>Returned Deposited Items</b> Charged to Same Account Charged to Alternate Account Re-Deposited to Returning Bank Returned Foreign Item	\$10.00 per item \$12.00 per item \$10.00 per item \$25.00 per item
<b>Canadian Deposited Items</b>	\$5.00 per item	<b>Returned Mail</b>	\$5.00 per occurrence
<b>Cash   Currency Order</b>	\$5.00 each	<b>Safe Deposit Box</b> 2x5 3x5 5x5 2x10 3x10 4x10 5x10 10x10 Single Replacement Key Lock Drill and Replacement *Annual Rental Fee is paid by automatic debit from a Coastal checking account. Boxes are based on availability for checking account clients only. Not all box sizes are available at all locations.	Annual Rental* \$30.00 \$35.00 \$45.00 \$40.00 \$55.00 \$65.00 \$75.00 \$125.00 \$30.00 Actual Cost (\$150 minimum)
<b>Cashier's Checks</b> Customer Non-Customer	\$7.00 each \$12.00 each	<b>Starter Checks</b>	\$1.00 per sheet of 4
<b>Checking and Savings Supplies</b> (Checks, deposit slips, or other banking supplies ordered for your account)	Ask us for pricing	<b>Statements</b> eStatements Paper Statements Duplicate Paper Statements (per month / per address)	No charge \$2.00 per month \$5.00 per month
<b>Collection</b> Domestic Incoming or Outgoing Foreign Incoming or Outgoing	\$25.00 per item \$50.00 per item	<b>Stop Payment</b> Paper (effective for 6 months) Online (effective for 6 months)	\$35.00 per request \$20.00 per request
<b>Deposit Correction</b>	\$5.00 each	<b>Wire Transfers</b> Incoming - Domestic Outgoing - Domestic Outgoing - Domestic Online Foreign Incoming or Outgoing Domestic Wire Transfer Trace / Amendment Foreign Wire Transfer Trace / Amendment Recurring Wire Template Maintenance	\$15.00 each \$25.00 each \$15.00 each \$30.00 each \$20.00 per request \$30.00 per request \$5.00 per occurrence
<b>Deposit Verification   Account Rating</b>	\$10.00 each		
<b>Dormant Accounts</b> (12 Months With No Activity or Contact)	\$6.00 per month		
<b>Foreign Draft</b>	\$30.00 each		
<b>Foreign Currency Exchange</b>	\$20.00 per exchange		
<b>Garnishment, Levy, or Notice to Withhold</b>	\$100.00 per request		
<b>Item Copy Charge</b> Snapshot Statement Check Copy (first 5 free) Reproduce Statement or Tax Document	\$2.00 each \$4.00 each \$5.00 each		
<b>Legal Process</b>	\$100.00 per hour		



## Coastal Community Bank

Loan to Deposit (LTD) Ratios\*

Quarter Ending	12/31/2022	9/30/2022	6/30/2022	3/31/2022
LTD Ratio	89.89	87.77	86.85	74.32

\*LTD ratios reflect values found in the Uniform Bank Performance Report (UBPR), Liquidity & Funding section, for the applicable year under Net Loans and Leases to Deposits. <http://www.ffiec.gov/ubpr.htm>





## Coastal Community Bank

### CRA Disclosure Statement

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The Coastal Community Bank CRA Disclosure Statements for 2022 will be available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view the Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID or Institution Name.

<https://www.ffiec.gov/craadweb/DisRptMain.aspx>

Institution Name: Coastal Community Bank

Respondent ID: 2562164



## Coastal Community Bank

### Home Mortgage Disclosure Act Notice

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Coastal Community Bank does not file HMDA data.



## Coastal Community Bank

### CRA Policy Statement

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CRA Public File contains information that is required to be made available to the public under the Community Reinvestment Act (CRA). By providing our CRA Public File, Coastal Community Bank allows the public to review information about the Bank and provides the ability to produce hard copies of only those documents needed.

Under CRA, the following information must be maintained in a public file and be current as of April 1 of each year.

Any comments or questions about the CRA Public File of Coastal Community Bank may be addressed to:

CRA Officer  
Coastal Community Bank  
Administrative Office  
5415 Evergreen Way,  
Everett, WA 98203